

GLOBAL TRAVEL PLAN RULES



INTRODUCTION

The purpose of this **insurance** is to cover an **insured person** during **insured trips** made outside their **country of residence** during a **period of cover**. An **insured trip** must start and end during the **period of cover**. There is no limit to the number of **trips** an **insured person** can make during a **period of cover** but no one **trip** can exceed 120 days.

An **insured person** is covered during a **trip** within his or her **country of residence** if the travel arrangements are pre-booked and the **trip** involves at least two nights paid accommodation.

There are conditions and exclusions which apply to individual sections of this plan, and general conditions and exclusions which apply to all sections of the plan.

The benefits provided by the Global Travel plan are listed here. Any terms in **bold print** are explained in the definitions section of these **rules**.

Insured persons are required to take all reasonable care to protect themselves and their property and to act as though they are not insured.

Please also note that there are exclusions relating to hazardous holiday activities, for example scuba diving and motor bike or moped hire.

AGE LIMITS

The maximum age limit for the Global Travel plan is 70 years. **Your** cover will automatically terminate at the end of the **period of cover** during which **you** attain the age of 70 years.

THE INSURER

The **insurer** of the Global Travel plan is Dubai Insurance Company psc.

HEALTH CONDITIONS AND MATERIAL FACTS

We shall not be responsible for claims **WHERE AT THE TIME OF BOOKING EACH SEPARATE TRIP:**

- 1) The **insured person** is aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim, and/or
- 2) Any person, including those who are not travelling, whose condition may give rise to a claim:
 - i. has during the twelve months prior to booking each separate **trip** suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment unless declared to and accepted by us; or
 - ii. is suffering or has suffered from any diagnosed psychiatric disorder; anxiety or depression or
 - iii. is receiving, or on a waiting list for treatment in a hospital or nursing home; or
 - iv. is expected to give birth before, or within eight weeks of the date of arrival home; or
 - v. is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad; or
 - vi. has been given a terminal prognosis.

You must disclose all material facts to **us**. Failure to do so may affect **your** rights under this **insurance**. A material fact is a fact likely to influence **us** in the acceptance or assessment of the **insurance**, for example, **your** own state of health or that of a close relative. If **you** are in any doubt as to whether a fact is material then for **your** own protection it should be disclosed.

Access to Medical Records: We have the right to obtain information from an **insured person's** medical records (with their permission) to help **us** deal with any claim. If an **insured person** refuses to allow **us** to have access to their medical records **we** will refuse to pay the claim.

DEFINITIONS

The following definitions apply to all sections of the plan:

Accident	Means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place and which includes exposure resulting from a mishap to a conveyance in which the insured person is travelling.
Application form	The application or application form refers to the form which is completed and signed by or on behalf of an insured person .
Annual review date	The annual review date is shown in the certificate of insurance and will normally be the anniversary of an insured person's original date of entry into the plan.
Benefit limit	The benefit limit is the maximum benefit payable to an insured person under each section of the plan during each insured trip as specified in the benefits schedule .
Benefits schedule	The benefits schedule describes the expenses covered under each section of the plan and states the benefit limits which apply to each section of the plan, and any conditions and exclusions which apply.
Certificate of insurance	The certificate of insurance (or membership statement) is issued by Dubai Insurance Company psc and confirms: <ol style="list-style-type: none">1) The names of persons who have opted for the Global Travel plan2) The country of residence of each insured person3) The period of cover4) The currency5) The annual review date

Commencement of cover	Cover for each trip commences at the time the insured person leaves their place of residence or place of business, (which ever is later) in their country of residence to commence the trip . Cover for cancellation commences at the time the trip is booked.
Country of residence	As specified on the certificate of insurance . If an insured person changes their country of residence they must inform us immediately.
Excess	The excess is the amount the insured person needs to pay before their right to benefit begins.
Insurance	The insurance consists of the completed, signed and dated application form , these rules and your certificate of insurance .
Insured benefit	The maximum amount that can be claimed under each section of the Global Travel plan by any insured person in respect of each insured trip .
Insured person	A person named as an insured person in the certificate of insurance and for whom the Global Travel plan benefit has been confirmed by us and in respect of whom the appropriate premium has been received by us .
Insured trip, trip	An insured trip is a specific journey of no more than 120 days, booked to commence and to end within the insured person's period of cover . Cover automatically ceases upon expiry of the period of cover , unless renewed.
Insurer	Dubai Insurance Company psc.
Period of cover	The period of cover is a period of twelve (12) months from the insured person's commencement of cover under the Global Travel plan or from any subsequent annual review date . Cover will remain in force during the period of cover provided always that the appropriate premium has been received by us .
Premium	Means and refers to the amount the insured person is required to pay to us for the insurance to enable them to be eligible for the Global Travel plan benefits.
Rules	Means the contents of this document.
Us, we, our	Means the insurer .
You, your, yourself	Means any and all the persons named in the schedule of insured persons on your certificate of insurance shown as having the Global Travel plan.

GENERAL CONDITIONS RELATING TO ALL SECTIONS OF THIS PLAN

- 1) **We** are not liable to pay any claims unless everything has been done that is requested to be done in this **insurance** and the **insured person** has answered any questions truthfully when applying for the **insurance**.
- 2) Reasonable care must be exercised to prevent **accidents**, injury, loss or damage and all reasonable care must be taken for the safety and supervision of property as if uninsured.
- 3) Written notice of an **accident**, proceedings or other events which may give rise to a claim shall be given to **us** immediately. Any necessary certificates, information and other documentation required by **us** must be supplied to **us** at the **insured person's** expense.
- 4) Except with **our** written consent, no **insured person** is entitled to admit liability on **their** or **our** behalf or give any representation or other undertakings binding upon them or **us**. **We** shall be entitled to the absolute conduct, control and settlement of all proceedings arising out of or in connection with any claims.
- 5) **We** may at **our** own expense take proceedings in respect of any indemnity provided under this **insurance** and any amounts so recovered shall belong to **us** and the **insured person** shall render all reasonable assistance to **us**.
- 6) The laws of Dubai shall apply.

GENERAL EXCLUSIONS RELATING TO ALL SECTIONS OF THIS PLAN

- 1) **We** shall not be liable for claims directly or indirectly arising from:
 - i. War, invasion, acts of foreign enemies, hostilities, (whether war be declared or not), terrorist activity, civil war, rebellion, insurrection, revolution, military or usurped power, confiscation, nationalisation, requisition, or destruction of or damage to property under the order of any government or public or local authority.
 - ii. **Accidents** or incidents whilst engaging in or practising for off piste skiing, ski-racing, ski-jumping, ice-hockey, lugeing, heli-skiing, the use of bobsleighs or skeletons, mountaineering, underwater activities requiring the use of artificial breathing apparatus, riding or driving in any kind of race, motor rallies, motor competitions, hang-gliding, hot-air ballooning, parachuting, gliding, pot-holing, bungee-jumping, white water rafting, and wilful exposure to risk (other than in an attempt to save human life).
 - iii. Aviation other than air travel as a fare paying passenger in a fully licensed multi-engine passenger carrying aircraft.
 - iv. Manual work in connection with profession, business or trade.
 - v. The use of mopeds or motorcycles.
 - vi. Engaging in or practising for any professional sport.
 - vii. Death or injuries sustained whilst **you** are under the influence of alcohol and/or drugs.
 - viii. Wilfully self-inflicted illness or injury, suicide or attempted suicide, alcoholism or the abuse of alcohol or drugs.
 - ix. Any circumstance manifesting itself after the date of booking but prior to the **period of cover**.
 - x. Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel, or the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - xi. Consequential loss of any kind.
 - xii. Criminal or unlawful acts.
 - xiii. Bankruptcy/liquidation of any tour operator, travel agent, transportation company or accommodation supplier.
- 2) **We** shall not be liable for any expenses which are recoverable from any other source.

CLAIMS

If **you** need to make a claim **you** must complete a Global Travel plan claim form in full and return it to Dubai Insurance Company psc within 30 days of the date of the loss or incident giving rise to the loss.

Contact Dubai Insurance Company psc for a claim form at Global Plans Team, Dubai Insurance Company psc, PO Box 3027, Dubai, United Arab Emirates.

Tel: +971 4 2697706 Fax: +971 4 2693727 Email: enquiries@globalplans.ae or download a form from www.globalplans.ae/webworks

Insurers share information with each other to prevent fraudulent claims and for underwriting purposes via the Claims and Underwriting Exchange (CUE) operated by Insurance Database Services Ltd. A list of participants is available upon request. In the event of a claim the information you supply on the claim form together with other information relating to the claim will be provided to CUE participants.

THE GLOBAL TRAVEL PLAN BENEFITS SCHEDULE

Subject always to the **limits** stated for each **benefit**, the **benefits** available under each **plan** are as shown below. If **you** have paid **your premium** in sterling the sterling **benefit limits** will apply. If **you** have paid **your premium** in US dollars the dollar **benefit limits** will apply. If **you** have paid **your premium** in Euros the Euro **benefit limits** will apply. The currency of **your plan** is confirmed on **your certificate of insurance**.

SECTION 1 - PERSONAL ACCIDENT COVER

The personal accident benefit is paid if an **accident** occurring during an **insured trip** results in:

- 1) The **insured person's** death,
- 2) The **insured person** losing one or more limbs or loss of sight in one or both eyes, or
- 3) The **insured person** becoming permanently and totally disabled from carrying out any occupation for which they are reasonably suited by way of education, experience or training

THE INSURED BENEFIT

The maximum amount payable over all benefits is \$85,000 or AED311,950.

In the event of the death of a child under age 16, the death benefit is reduced to \$8,500 or AED31,195.

CONDITIONS

A claim can only be made for one of the **benefits** above in respect of any one **accident** for any one **insured person**.

No benefit shall be paid unless death or disability occurs within 12 months of the **accident**.

EXCLUSIONS

- 1) No payment will be made in respect of Benefits 2 and 3 unless **we** receive proof that the disability has continued for a period of 12 months from the date of the **accident** and that it will continue for the remainder of the **insured person's** life.
- 2) If death occurs following a subsequent **accident** whilst a disability claim remains unsettled then only the death benefit shall be payable.

SECTION 2 - PERSONAL BELONGINGS OR BAGGAGE

The accidental loss of or damage to items owned by **you** and within **your** personal baggage during an **insured trip**.

THE BENEFIT LIMIT

Up to \$4,250 or AED15,598 per **insured person**, subject to a limit of \$850 or AED3,120 for any one item or pair or set of articles.

There is an **excess** of \$68 or AED250 per **insured person** in respect of each claim.

CONDITIONS

The replacement value of any items lost or totally destroyed will be paid provided the items are one year old or less and provided **you** have proof of purchase, such as a receipt.

Otherwise the claim will be dealt with on the basis of intrinsic value. Where items are damaged **we** may at **our** option pay for the cost of repair or replacement.

EXCLUSIONS

- i. Loss or damage arising from delay, confiscation or detention by Customs or other officials.
- ii. Loss or damage to stamps, documents (other than those specifically mentioned) or fragile articles.
- iii. Normal wear and tear, gradual deterioration, mechanical or electrical breakdown or derangement.
- iv. Loss or damage whilst in the custody of an airline or other carrier unless reported immediately, and in the case of an airline, unless a Property Irregularity Report is obtained.
- v. Baggage that is left unattended which includes baggage left in a vehicle.
- vi. Mobile telephones.
- vii. Loss or damage to dentures, false limbs, hearing aids, contact lenses or spectacles.
- viii. Any loss, theft, or suspected theft which has not been reported to the Police within 24 hours of discovery and where a written Police report has not been obtained.

SECTION 3 - CANCELLATION AND CURTAILMENT

This benefit covers an **insured person** for the loss of irrecoverable deposits and/or charges paid or contracted to be paid prior to the commencement date of the **insured trip**.

THE BENEFIT LIMIT

Up to \$4,250 or AED15,598.

An **excess** of \$68 or AED250 applies per **insured person** in respect of each claim.

We will pay up to the **benefit limit** for loss of irrecoverable deposits or payments for unused travel and accommodation paid in advance or contracted to be paid as a result of an **insured person's** necessary and unavoidable cancellation or curtailment of the **trip** due to one of the following reasons:

- 1) The death, injury or illness of the **insured person**, a **close relative**, **close business colleague**, travelling companion or person with whom the **insured person** intended to stay.
- 2) An **insured person's** presence being requested by the Police following the **insured person's** home or business premises being rendered uninhabitable during the **trip** or in the 7 days prior to departure.
- 3) The **insured person's** presence being requested by the Police following burglary or attempted burglary at the **insured person's** home or business premises,
- 4) Redundancy for which a proper redundancy notice has been supplied by the **insured person's** employer in respect of permanent employment.
- 5) A call for the **insured person** to be a witness or for jury service where postponement has been denied by the Court.
- 6) Compulsory quarantine applying to the **insured person** or any person with whom the **insured person** had arranged to travel.
- 7) Official requirements for the **insured person** to attend emergency duty in Military, Medical or Public service.
- 8) A Government regulation following an epidemic or natural disaster that stops the **insured person** from travelling.

In respect of Curtailment, we will pay up to the **benefit limit** for the proportionate amount of the **insured person's** irrecoverable pre-paid costs of the **trip**, which will be based on the complete number of days the **insured person** is at home or hospitalised as an in-patient.

DEFINITIONS

A **close relative** means a spouse, parent, parent-in-law, grand-parent, child, grand-child, brother, sister or fiancée. A **close business colleague** means someone employed by the same company as **you** whose unforeseen absence from work necessitates the cancellation or curtailment of **your trip** as certified by a senior director of the company.

EXCLUSIONS

You are not covered for:

- 1) the **excess** amount in respect of each and every claim other than loss of deposit claims, for which **you** are not covered for the first \$16 or AED59.
- 2) any expenses payable by the tour operator, hotel or airline.
- 3) any delay in commencement of the **trip** (see Section 8 -Travel disruption).
- 4) any surcharges levied by the operator which increase the brochure prices.
- 5) any losses arising from **your** failure or delay in notifying the travel agent, tour operator or provider of service immediately it may be necessary to cancel or curtail **your** travel arrangements.
- 6) the costs of Curtailment not approved by the Medical Emergency Service.
- 7) any losses arising from the financial failure, insolvency, bankruptcy or default of the tour organiser.

SECTION 4 - TRAVEL DELAY

This benefit is paid when:

- 1) The outward bound international flight from an **insured person's country of residence**, or
- 2) The onward flight of a planned and pre-booked **trip**, following a stop over of at least 24 hours, or
- 3) The in-ward bound international flight to the **insured person's country of residence**, on which the **insured person** is booked to travel, is delayed for a period of in **excess** of twelve hours from the scheduled time of departure.

THE BENEFIT LIMIT

\$85 or AED312 per **insured person** per **insured trip** for each full 12 hour period of delay up to a maximum of \$340 or AED1,248.

CONDITIONS

Any claim under this section must be supported by both evidence of the **insured person** having purchased a ticket for the particular flight in question, and a letter from the airline stating that the **insured person** was booked to travel on the flight, along with the reason for the delay, and the duration of the delay, including confirmation of the time of the eventual departure of the flight.

EXCLUSIONS

Any journey for which the **insured person** is not registered as a pre-booked passenger.

DELAYED BAGGAGE

If an **insured person's** baggage is temporarily lost on the outward bound international flight from the **insured person's country of residence**, and the **insured person** is without it for more than 12 hours, we will pay for the replacement of essential items. To claim under this section, the **insured person** must keep the receipt of anything bought, and must get written confirmation from the carrier of the number of hours they were without their baggage.

The maximum amount we will pay for each **insured person** is \$170 or AED624.

EXCLUSIONS

- 1) Any claim for baggage delayed or detained by customs or other officials.
- 2) Anything mentioned in the General Exclusions section.

SECTION 5 - PERSONAL LIABILITY

This benefit indemnifies an **insured person** for legal expenses and legal liability for damages arising out of claims made against the **insured person** as the result of an event occurring during an **insured trip**.

THE BENEFIT LIMIT

Up to \$1,700,000 or AED6,239,000 for any one event where the **insured person** causes:

- 1) Accidental bodily injury to a person who is not a member of the **insured person's** family or household or an employee of the **insured person**, or
- 2) The loss of, or damage to any property not belonging to, held in trust by or in the custody or control of the **insured person**.

CONDITIONS

Our total liability shall not exceed \$1,700,000 or AED6,239,000 where any other **insurance** is taken out with the **insurer** which encompasses this type of cover.

EXCLUSIONS

No benefit will be paid in respect of claims directly or indirectly arising from:

- 1) Employer's liability or contractual liability or liability to a member of the **insured person's** family.
- 2) Animals belonging to or in the care, custody and control of the **insured person**.
- 3) Any wilful, malicious or unlawful act.
- 4) Pursuit of trade, business or profession.
- 5) Ownership or occupation of land or buildings.
- 6) Legal costs resulting from any criminal proceedings.
- 7) The influence of intoxicating liquor or drugs.
- 8) Ownership, possession or use of firearms, motorised or mechanical vehicles, aircraft or water craft.

SECTION 6 - PERSONAL MONEY

We will indemnify the **insured person** for accidental loss of or theft of cash, cheques, postal or money orders, whilst on an **insured trip** and whilst being carried by an **insured person** or whilst left in a safety deposit box.

THE BENEFIT LIMIT

Up to \$850 or AED3,120. Limited to a payment of \$340 or AED1,248 in respect of cash.

An **excess** of \$68 or AED250 applies per **insured person** in respect of each claim.

EXCLUSIONS

- 1) Losses of more than \$340 or AED1,248 in respect of cash.
- 2) Losses arising from delay, confiscation or detention by customs or other officials.
- 3) Shortages due to error, omission, exchange or depreciation in value.
- 4) Losses not reported to the Police within 24 hours and where a written Police report has not been obtained.

SECTION 7 - LEGAL EXPENSES

Legal costs and expenses incurred by the **insured person** in pursuit of compensation and/or damages against a third party arising from or out of the death or personal injury of the **insured person** occurring during an **insured trip**.

THE BENEFIT LIMIT

Up to \$42,500 or AED155,975.

CONDITIONS

- 1) **We** shall have complete control over the legal proceedings and the appointment and control of a lawyer.
- 2) The **insured person** must follow the legal representative's advice and provide any information and assistance required. Failure to do so will entitle **us** to withdraw cover.
- 3) **We** must have access to any and all the legal representative's file of papers.
- 4) **We** may include a claim for their costs and expenses.

Failure by the **insured person** to comply with all or any of these conditions will entitle **us** to render the legal expenses section of this plan void and thereby withdraw cover.

EXCLUSIONS

- 1) **We** shall not be liable for:
 - i. Costs incurred in pursuance of any claim against a travel agent, tour operator, carrier, accommodation provider, the **insurer**, or Dubai Insurance Company psc, or any other person insured under the same **insurance**.
 - ii. Legal expenses incurred prior to the granting of support by **us**.
 - iii. Any claims reported more than 180 days after the commencement of the incident giving rise to such claim.
 - iv. Any claim where the laws, practices and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - v. Costs incurred in pursuance of a claim against any person with whom the **insured person** had arranged to travel.
 - vi. Any claim where the **insured person** is insured for legal expenses under any other **insurance** policy.
 - vii. Any claim where in **our** opinion there is insufficient prospect of success in obtaining a reasonable benefit.
- 2) **We** shall not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
- 3) This **insurance** will not extend to cover the **insured person** in the pursuit of any appeal except at **our** sole discretion.
- 4) Where there is the possibility of a claim being brought in more than one country, **we** shall not be liable for the costs if an action is brought in more than one country.

SECTION 8 - TRAVEL DISRUPTION

We will indemnify the **insured person** for necessary additional travel and accommodation costs incurred to enable him or her to get to their intended destination if he/she misses the outward flight or sailing from or to their **country of residence** whilst on an **insured trip** due to the failure of scheduled public services or the breakdown of the **insured person's** car.

THE BENEFIT LIMIT

Up to \$1,700 or AED6,239.

CONDITIONS

In the event of an **accident** or breakdown of an **insured person's** car a written report must be obtained from the vehicle repair or recovery company.

EXCLUSIONS

No benefit will be paid if the flight or sailing was missed due to:

- 1) The **insured person** not allowing sufficient time to get to the flight or sailing.
- 2) A strike or course of industrial action which was known about by the **insured person** or which was public knowledge at the time of booking the **trip** or at the **commencement date** of the **insurance** or at the date on which the **insurance** is renewed.

SECTION 9 - HI-JACK

\$85 or AED312 is paid for each complete day an **insured person** is forcibly and illegally detained as a result of a hi-jack occurring during an **insured trip** up to a maximum payment of \$850 or AED3,120.

SECTION 10 - PASSPORT REPLACEMENT

If an **insured person** loses their passport whilst on an **insured trip** and the loss is reported to the consular representative of the issuing country within 24 hours of the discovery of the loss, and a written report is obtained from the consular representative, **we** shall indemnify the **insured person** for any additional travel and accommodation expenses necessarily incurred as a direct result of the loss to enable a replacement passport to be obtained.

THE BENEFIT LIMIT

Up to \$425 or AED1,560.

CONDITIONS

We will only pay a claim which is supported by a report from the consular representative confirming:

- 1) the date of loss of the passport,
- 2) the date of notification of the loss, and
- 3) the date on which a replacement passport was obtained.

WINTER SPORTS COVER**SECTION 11 - PISTE CLOSURE**

We will pay compensation to the **insured person** when lack of snow during a pre-booked **insured trip** results in the closure of all ski lifts in the resort to which the **insured trip** was booked.

Compensation can be claimed in respect of transportation to an alternative ski resort and the purchase of a lift pass until there is snow in the booked resort, or until the pre-booked period of the **insured trip** ends, whichever is the sooner.

If there is no alternative site available, the full daily rate of compensation can be claimed until there is snow in the booked resort, or until the pre-booked period of the **insured trip** ends, whichever is the sooner.

THE BENEFIT LIMIT

Up to \$34 or AED125 per day subject to a maximum payment of \$340 or AED1,250.

EXCLUSIONS

- 1) All claims relating to **insured trips** which take place outside of the months of December, January and February in the Northern Hemisphere.
- 2) All claims relating to **insured trips** which take place outside of the months of June, July and August in the Southern Hemisphere.
- 3) All claims where the **insurance** was effected less than 11 days before the commencement of the **insured trip**.
- 4) All claims in respect of cross country skiing.

SECTION 12 - SKI OR SNOWBOARD HIRE

We shall indemnify the **insured person** for the cost of hiring an equivalent pair of skis or snowboard, boots and bindings when the **insured person's** own skis or snowboard, boots and bindings are accidentally lost or damaged during a **trip**.

THE BENEFIT LIMIT

Up to \$17 or AED62 per day up to a maximum of \$255 or AED930.

CONDITIONS

The **insured person** must report the loss of or damage to his or her skis, or snowboard, boots and bindings to the Police or appropriate authority within 24 hours of the discovery of the loss or damage and an official written report of the loss or damage must be obtained.

SECTION 13 - INABILITY TO SKI OR SNOWBOARD

We will pay compensation if the **insured person** is unable to ski or snowboard due to an illness or injury arising during an **insured trip**.

THE BENEFIT LIMIT

\$17 or AED62 for each full day that an **insured person** is unable to ski up to a maximum payment of \$170 or AED620.

CONDITIONS

A doctor's certificate will be required in support of any claim under this section of the **insurance**.

RIGHT OF CANCELLATION

You have a right to cancel during the first 30 days of the policy. Provided that **you** confirm this to **us** in writing and **you** have not made a claim, **we** will refund the **premium you** have paid to **us**.

COMPLAINTS PROCEDURE

We want to provide **you** with a first class standard of service at all times. If **you** feel that **our** service has been poor or **you** feel that any decision **we** make about a claim is unfair and not in accordance with the terms of this agreement, please let **us** know by contacting the Executive Manager (Middle East):

Global Plans Team, Dubai Insurance Company psc, PO Box 3027, Dubai, United Arab Emirates. Tel: +971 4 2697706 Fax: +971 4 2693727

All complaints will be acknowledged by telephone, e-mail or letter by the end of the following working day.

All complaints will receive a full and detailed written response within two weeks of the acknowledgement being issued.