



TRAVEL SCHENGEN COVER

Policy handbook

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1. Introduction:

This is your Travel Insurance Policy. It tells you what is covered and what is not, as well as the conditions which apply and the basis on which all claims will be settled. This Policy and the Schedule form the contract of insurance. Please read them carefully, keep them in a safe place, and take them with you when you go on holiday.

Insuring Agreement: In consideration of payment of premium, we agree to provide insurance in accordance with the operative Sections of the Policy. The Schedule and any Endorsements are all part of the Policy. The information you have supplied forms part of the contract of insurance with us. Your Policy is evidence of that contract.

Availability of Cover: This Policy is available only if you are a Citizen or have Resident Status in any of the countries within the GCC.

Travel to a danger area: In your interest and for your safety, we advise caution if you are travelling to any dangerous area where there is known to be war or civil commotion or unrest. Unless specifically mentioned in the Schedule, your cover does not apply to Iraq, Afghanistan, Somalia and in countries where war has been declared or after it has been recognized as a war zone by the United Nations

2. Your Policy Cover Summary

Section	Table of benefit	Limit - Euro	Excess - USD
A	Emergency Medical Expenses	40,000	100
B	Emergency Dental Care	750	30
C	Emergency Medical Transportation	30,000	
D	Repatriation of Mortal Remains	5,000	

3. Important Information

We would like to draw your attention to important features of your Policy including:

Conditions and Exclusions: Special Conditions apply to individual Sections of your Policy, while General Exclusions and General Conditions will apply to the whole of your Policy. Refer also to 'What is not covered' which applies to each Section of the Policy. Additionally, specific claims procedures, which apply to certain Sections of the Policy, must be followed in order for a claim to be accepted.

Age Eligibility: This Policy is available to persons aged 70 or below. If Annual Multi-Trip Cover is selected, and you reach 71 during the Period of Insurance, Cover will continue until the next renewal date but not thereafter.



Excess: Under some Sections of the Policy, claims will be subject to an Excess. This means that you will be responsible for paying the first part of each claim.

Health: This Policy contains restrictions and conditions regarding pre-existing medical problems concerning the health of the people travelling and of other people not travelling upon whose health the booking or continuation of the Trip may depend. You are advised to read carefully the Conditions relating to Health.

Law and Jurisdiction: Your Policy will be governed by the Law and Jurisdiction of Competent Courts of the country in the GCC where this Policy is issued.

Material Fact: All material facts must be disclosed to us. Failure to do so may affect your rights under this Policy. A material fact is a fact that is likely to influence the acceptance or assessment of the Insurance by us.

Policy Document: Please read this document carefully. We wish to remind you that Cover varies from Policy to Policy and from Insurer to Insurer.

Policy Limits: Most Sections of your Policy have limits on the amount we will pay under that Section. Some Sections also have specific inner limits

Reasonable Care: You must take all reasonable care to protect yourself and your property as if you were not insured.

Contact for Queries: If you would like more information or require clarification on any of the Covers provided, please do not hesitate to contact us.

Claims: Claims must be reported within 60 days of occurrence of the event to GIG offices and proof of travel, copy of ticket or boarding pass need to be provided.

4. Definitions:

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Policy.

You/Your/Insured Person means each person travelling on a Trip whose name appears in the Policy Schedule.

We/Us/Our means Gulf Insurance Group (Gulf) B.S.C. (c)

Adventure Sports means Winter and Water Sports, trekking and safari.

Bodily Injury means an identifiable physical injury sustained by you during the Period of Insurance by a sudden, unexpected and specific event. Injury as a result of your unavoidable exposure to the elements shall also be deemed to mean Bodily Injury.

GCC means Gulf Cooperation Council Countries which are Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and United Arab Emirates.



Home/Country of Residence means your normal place of residence in the GCC of which you are a citizen or hold a valid resident status as of the date of your outward journey.

Illness means any sudden and unforeseen change in health that is certified by a Medical Practitioner and prevents normal continuation of your journey.

Medical Condition means any disease, illness or injury.

Medical Practitioner means a registered practicing member of the medical profession who is not related or known personally to you or any person with whom you are travelling.

Period of Insurance This policy's coverage will commence on the start date of cover appearing on the Policy Schedule. This Policy will provide cover for insured Trips that are:

1. Booked after;
2. Commenced after;

The start date of cover appearing on the Policy Schedule until the earlier of (A) the date the Insured Person returns from his insured Trip or (B) the expiration date shown on the Policy Schedule.

This Policy will terminate upon cancellation or the expiration date shown on the policy Schedule, or if earlier, the date the Insured Person return from his insured Trip.

The single trip policy cover is limited for one trip of one departure journey outbound from the country of residence and the first return journey inbound to the country of residence. The insurance cover is not applicable after the insured has returned to the same country of residence after the policy inception.

For annual multi-trip plan, cover will terminate on the Insured Person's return to the Point of Departure and recommence on his next insured Trip.

The maximum period of any trip is restricted to 62 consecutive days.

The policy cannot be cancelled following issuance.

Pre-existing Medical Condition means, Any medical condition which existed prior to Your trip including, but not limited to a condition for which You are on a waiting list for hospital in-patient treatment, a condition referred to a Medical Practitioner or the cause of in-patient treatment within the 12 months prior to the journey or a condition for which a terminal prognosis has been provided by a Medical Practitioner.

Schedule means the validation page attached to this Travel Policy setting out the names of those persons insured (You/ Your/ Insured Person), the Area of Travel, the Policy type, the Period of Insurance and any other Special Conditions and terms.

Trip means any holiday, pleasure trip or journey made by you within the Area of Travel shown in the Schedule which begins and ends in the Country of Residence during the Period of Insurance but excluding one-way trips or journeys. Any Trip solely within the Country of Residence is not insured.



If Annual Multi-Trip cover is selected, any such Trip over 62 days is not insured. Each Trip is deemed to be a separate Insurance, each being subject to the Terms, Definitions, Exclusions and Conditions contained in the Policy.

Water Sports means fishing, sail boarding, sailing (inland or coastal waters only), surfing, water skiing, wind surfing and diving.

Notes:

a) Swimming &/ or snorkelling for recreational purposes is considered as a normal activity covered by the policy without additional premium and hence does not come under the definition of Water Sports.

b) Coastal waters are defined as within a 5 miles limit of a coastline Winter Sports means cross country skiing, ice skating (no speed skating), mono skiing, ski boarding, sledging, snowboarding or surfing, snow shoeing, snow skiing, snowmobiling as a passenger only.

Children This refers to the Insured Person's dependent children who are not in full time employment and who are between the ages of 3 months and 16 years.

5. Important conditions relating to health:

It is a condition of this Policy that no Trip will be covered if at the time of taking out this Policy:

1. You or anyone upon whom the Trip plans depend has received a terminal prognosis.
2. You or anyone upon whom the Trip plans depend are on a waiting list for, or have knowledge of the need for, in-patient treatment at a hospital, clinic or nursing home.
3. You are travelling against the advice of a Medical Practitioner or would be travelling against the advice of a Medical Practitioner had you sought his/her advice.
4. You are travelling with the intention of obtaining medical advice outside of the Country of Residence.
5. You or anyone upon whom the Trip plans depend is expected to give birth before, during or within two months of the Trip.
6. You are aware of any circumstances that could reasonably be expected to give rise to a claim on this Policy. You must be able to comply with these conditions to have the full protection of this Policy. Otherwise, unless you have been given our prior written agreement, you will not be covered under the following Sections: Section A: Emergency Medical Expenses Section B: Emergency Dental Care Section C: Emergency Medical Transportation Section D: Repatriation of mortal remains Section



6. What to do in case of a claim

Situations that require immediate assistance

What kind of situations?

If you are in need of:

- Emergency Medical Treatment - Section A
- Emergency Dental Care - Section B
- Medical Transportation - Section C
- Repatriation of mortal remains - Section D

Immediately after the occurrence of any event the consequence of which could result in a claim, you or any other person acting on your behalf should contact as soon as possible the Alarm Centre in order to receive our prior approval and indication on the procedure to follow.

Contact GIG Gulf: 24 hours a day, 7 days a week. +971 4 429 4003

The benefits can be granted only upon prior approval by GIG Gulf.

For medical non-emergencies (Reimbursement Claims)

Bahrain: 8000 1060, +973 66328000 Or email us at: travel.claims@gig-gulf.com

(For non-medical claims)

During regular working hours. You should state:

- Your family name and first name.
- The name of the Insurance company (Gulf Insurance Group (Gulf) B.S.C. (c)) as well as the insurance Policy Number and Period of Insurance.
- The date of entry in the visited country.
- The name, address and telephone number of the Medical Centre to which the Insured Person has been admitted.
- The name and address of the Medical Practitioner in charge of the Insured Person.
- A brief description of the problems encountered.

A medical expert appointed by us will have free access to the Insured Person and his/ her medical file to assess the validity of the claim.

In the event of a medical transfer or repatriation, the means of transportation will be ambulance, train or scheduled flight. Air ambulance transportation is limited to intra-continental transportations and to critical cases which cannot be accommodated by any of the above mentioned means of transportation. In any case, we, upon agreement with the treating physician, will choose the means of transportation to be used.

In any case of Illness or Bodily Injury requiring hospitalization, the Insured Person or any person acting on his/her behalf must inform us within 48 hours from the time of occurrence.



When we take care of the repatriation of the Insured Person, the Insured Person shall return the ticket or the refund thereon to us.

As soon as a claim occurs, the Insured Person must make every endeavour to limit or stop its consequences.

If during an emergency, or due to any valid reason, GIG Gulf cannot be contacted for prior approval, the claim may still be considered subject otherwise to the policy terms and conditions. In all such cases, the expenses must be reasonable and customary and all documents (medical report, bills, etc) must be forwarded to GIG Gulf for their approval and acceptance. No claim will be considered if GIG Gulf have not been contacted within 30 days of the accident or illness.

7. Covers

SECTION A - EMERGENCY MEDICAL EXPENSES

What is covered

We shall pay medical, pharmaceutical and hospital expenses incurred by you on medical prescription in urgent cases arising as a result of a Medical Condition which has occurred during the Trip, as well as ambulance expenses from the place of the accident or Illness to the nearest medical centre but not for any Dental Related Conditions.

We shall also pay for follow-up outpatient treatment necessarily incurred following an in-patient treatment but this is limited to a maximum period of 30 days after discharge from the hospital.

In case of illness due to infectious disease (epidemic/pandemic) in any country apart from the country the Trip originated, we shall pay for the Emergency Medical Expenses.

Following a positive diagnosis, we shall also pay for any mandated quarantine expenses up to USD 100 per day for a maximum of 15 days in any country apart from the country the Trip originated.

We will also pay for any reasonable and customary additional costs incurred for changing Your flight if, following Your positive diagnosis for an infectious disease, You are unable to take your existing flight home.

How much we will pay

The maximum amount we will pay for this cover is Euro 40,000 per Insured Person.

Excess

The applicable Excess in respect of this cover is US\$ 100 per claim for each Insured Person.



SECTION B - EMERGENCY DENTAL CARE

What is covered

We shall pay for medical treatment and pharmaceutical expenses incurred by you on medical prescription for the emergency relief of pain regardless of cause; provided however that the pain is not a pre-existing condition.

How much we will pay

The maximum amount we will pay for this cover is Euro 750 per Insured Person.

Excess

The applicable Excess in respect of this cover is US\$ 30 per claim per Insured Person.

SECTION C - MEDICAL TRANSPORTATION

What is covered

We undertake to arrange and bear the cost of your transport depending on your condition: a) to a hospital, which is better equipped to treat your case; b) to a hospital which is closer to your Country of Residence; c) to your Country of Residence.

If decisions a. and b. are taken, we shall be responsible, prior to executing the transport, for reserving a room for you in the hospital to which you are to be transferred.

How much we will pay

The maximum amount we will pay for this cover is Euro 30,000 per Insured Person.

SECTION D - REPATRIATION OF MORTAL REMAINS

What is covered

We shall take responsibility for all the formalities required locally and for the immediate payment of costs, including the transport of the body to the place of burial in the Country of Residence or the country of citizenship.

We shall pay for the cost of post-mortem, of preparation of the body and of the coffin essential for the transport thereof, but not including the expenses of burial and inhumation.

What is not covered under sections A, B, C and D

- a) Expenses incurred for any treatment or repatriation which have not been notified to and authorized by GIG gulf
- b) Costs of telephone calls, other than calls to GIG Gulf notifying them of the problem for which you are able to provide a receipt or other evidence to show that the call took place, its cost and the number telephoned



- c) The cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or illness which necessitated your admittance into hospital
- d) Any form of treatment or surgery which, in the opinion of the medical practitioner in attendance and us, can be delayed reasonably until your return to your country of residence
- e) Medication, which, at the time of departure, is known to be required or to be continued outside your country of residence
- f) Treatment or services provided by a convalescent or nursing home or any rehabilitation centre
- g) Emotional disorders unless they result in admission to a hospital
- h) Any expenses incurred after you have returned to your country of residence
- i) Expenses incurred as a result of a tropical disease where the recommended inoculations have not been undertaken
- j) your decision not to be repatriated after the date when, in the opinion of GIG gulf, it is safe to do so
- k) costs of prosthetics, cosmetics, plastic surgery and physiotherapy
- l) investigations, checkup, medical examination being part of preventive medicine
- m) pre-existing medical condition, any illness or condition related to pregnancy, convalescence or relapses
- n) Any mandated medical test or examination required by Airlines , governmental entities or airport authorities.
- o) If you have traveled against government authority or medical advice.

8. General Exclusions

Applicable to all sections of the policy

We will not pay for claims arising directly or indirectly from:

- a) War invasion act of foreign enemy hostilities (whether war be declared or not) civil war rebellion revolution insurrection or military or usurped power riot or civil commotion
- b) Any act of terrorism (unless Section R - terrorism extension - has been specifically purchased). For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/ or threat thereof of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political religious ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear



- c) Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly
- d) Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- e) Losses arising, directly or indirectly from the loss of, Alteration of, or damage to or a reduction in the functionality, availability or operation of a computer system, hardware, programme, software, data information repository, microchip, integrated circuit or similar device in computer equipment, that results from the malicious or negligent transfer (electronic or otherwise) of a computer programme that contains any malicious and or damaging code, including but not limited to computer virus, worm, logic bomb, or trojan horse and which can be identified as the cause of loss
- f) Your pursuit of adventure sports (winter sports and/or water sports and/or trekking and/or safari (unless this extension has been purchased and specifically stated as covered in the schedule but, in any case, excluding the professional practice of these activities in competition)
- g) The following activities: bob sleigh/skeletons, bobbing, offpiste skiing, free-style skiing, heli-skiing, luge, ski acrobatics, ski flying, ski jumping, ski mountaineering, glacier skiing, ski stunting, snow carting, snow mobiling, snowcat skiing or skiing against local authoritative warning or advice
- h) Your engagement in or practice for: manual work in connection with a profession, business or trade, the use of motorised twoor three wheeled vehicles unless a full driving licence is held permitting the use of such vehicles in those countries which you are visiting/ travelling through, motor competitions/ rallies, professional entertaining, professional sports or racing
- i) Your engagement in or practice for: base jumping, bungee jumping, expeditions, jet skiing, mountaineering requiring the use of guides or ropes, shark diving or underwater activities
- j) Your engagement in or practice for: boxing, canyoning, caving, cycle racing, fencing, flying in unlicensed aircraft or as a learner, competitive football, gliding, gymnastics, hang gliding, horse riding in competitions, hot air ballooning, hunting, ice hockey, karate, kayaking, martial arts, microlighting, parachuting, paragliding, parapenting/ parascending/ parasailing, polo, potholing, rugby, sky diving, sky surfing, white water rafting/ canoeing or wrestling
- k) Your willfully, self inflicted injury or illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction), self exposure to needless peril (except in an attempt to save human life)
- l) Your own unlawful action or any criminal proceedings against you
- m) Bodily injury, illness, sickness, death, loss, disablement, expense or other liability attributable to hiv (human immunodeficiency virus) and/or any hiv related illness
- n) Consequential loss of any kind



- o) A trip from which you are not booked to return within the period of insurance
- p) Incidents which may give rise to a claim not notified to us in writing within 31 days of the end of the trip
- q) Operational duties as a member of the armed forces
- r) Your suffering from stress, anxiety, depression or any other mental or nervous disorder.
- s) Any non medical charges incurred if your Trip has to be extended.
- t) Circumstances known to you prior to the booking of the Trip or the purchase of the Insurance policy which could reasonably have been expected to give rise to any claim.
- u) Any claim arising from a reason not listed in the “what is covered” sections.

9. General Conditions

You must comply with the following conditions to have the full protection of your Policy. If you do not comply, we may, at our option, cancel the Policy or refuse to deal with your claim or reduce the amount of any claim payment.

Duty of Disclosure It is a condition of this Insurance that you have disclosed all material facts to us. Your failure to do so may affect your rights under this Insurance. If you are in any doubt about what was material then you should declare it to us.

Compliance You must comply with all the terms, provisions, conditions and endorsements of this Insurance. Failure to do so may result in a claim being declined or reduce the amount of any claim payment.

Claims

For Sections A, B, C, D, follow Procedure as per section 6

You must also inform us if you are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to us without delay. You or anyone acting on your behalf must not negotiate, admit or repudiate any claim without our written consent.

You or your legal representatives must supply, at your own expense, all information, evidence, details of other insurances (if any) and medical certificates as required by us. We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a Post Mortem examination.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Dual Insurance If at the time of any incident which results in a claim under this Policy, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share.



Reasonable Precautions You must take all reasonable steps to prevent and minimise accident, injury, loss or damage and at all times act as if uninsured.

Subrogation We are entitled to take over and conduct in your name the defence and settlement of any legal action. We may also take proceedings at our own expense and for our own benefit, but in your name, to recover any payment we have made under this Policy to anyone else.

Fraud You must not act in a fraudulent manner. If you or anyone acting for you

- Makes a claim under the Policy knowing the same to be false or fraudulently exaggerated in any respect or
- Makes a statement in support of a claim knowing the statement to be false in any respect or
- Submits a document in support of a claim knowing the document to be forged or false in any respect or
- Makes a claim in respect of any Bodily Injury, Illness, loss or damage caused by your willful act or with your connivance

Then

- We shall not pay the claim
- We shall not pay any other claim which has been or will be made under the Policy
- We may, at our option, declare the Policy void
- We shall be entitled to recover from you the amount of any claim already paid under the Policy
- We shall not make any return of premium
- We may inform the Police of the circumstances.

Policy Cancellation

Annual Travel plan and Travel Schengen cover product cannot be cancelled - No refund will be made.

Medical Emergencies 24 hours a day, 7 days a week UAE: +971 4 429 4003

The benefits can be granted only upon prior approval by GIG Gulf.

Other Claims Bahrain: 8000 1060, +973 66328000 Or email us at: travel.claims@gig-gulf.com (For non-medical claims) During regular working hours.



10. Complaints Procedure

At GIG Gulf, we are committed to providing you with the highest level of customer service. We also realise that from time to time, things can go wrong. Therefore, when you are not completely satisfied, we recommend that you contact our dedicated complaints department.

Usually, one of our agents will be able to resolve your issues or queries immediately, however, if you feel the matter requires an escalation, you can file a formal complaint and your complaint will always be treated fairly and confidentially.

You can file your complaint in any of the following ways:

1. Visit our website [http:// www.giggulf.bh/ contact-us/complaints](http://www.giggulf.bh/contact-us/complaints) and register your complaint.

When you submit a complaint, we will contact you within (1) one working day to acknowledge your complaint and provide you with a complaint reference number which should be used in all future communications. We will also explain the next steps in the process and provide you with details on how to contact us to discuss your complaint.

Alternatively, should you not have an email address or access to the internet, you can choose one of the following means to contact us:

2. Send a letter to the management GULF INSURANCE GROUP (GULF) B.S.C (C), P.O. Box 11442, Manama, Kingdom Of Bahrain.
3. Call us on 80001060 and request our customer service team to register your complaint.
4. Walk into our branches and request our customer service team to register your complaint.

We will endeavour to complete our investigation and share with you the outcome of your complaint within (7) seven working days. If this is not possible, we will let you know and keep you updated throughout the process.

If you are subsequently dissatisfied with our final response or any delay in our response (beyond 15 working days), you may refer your complaint to the Insurance Regulator. You can do so by sending the details of your complaint, stating the GIG Gulf Complaint Reference Number to The Consumer Protection Unit at the Central Bank of Bahrain (CBB) using their online complaint form or the details below:

Telephone: +973 1754 7777

E-Mail: complaint@cbb.gov.bh

For full details of our complaint handling procedure, please visit [www.giggulf.bh/contact-us/ complaints](http://www.giggulf.bh/contact-us/complaints)