



PAK QATAR TAKAFUL PRODUCTS - GENERAL TERMS AND CONDITIONS

Travel International TAKAFUL Protection

General terms and conditions are applicable as per Table of Benefits coverage and limits

PRELIMINARY

This Certificate governs the general and the particular terms and conditions of Travel International Assistance program issued by the Takaful company.

IMPORTANT POINTS:

General Terms: This Certificate must be read carefully as it outlines the full details of the protection coverage, including what is and what is not covered, as well as the terms and conditions and exclusions that apply. Failure to comply with these terms may affect the eligibility of a Participant's claim.

Health condition:

1. Scope of coverage: This Takaful plan is not a general health protection scheme. It is specifically designed to provide coverage in case of a sudden and unexpected illness or accident occurring while the Participant is outside their Country of Residence. Holders of a Green Card or Residence Permit are excluded from coverage.

2. Pre-existing Medical Conditions: This Takaful plan does not provide coverage for any claims related to pre-existing medical conditions as defined in this document.

3. General Health Exclusions: No benefits will be payable under this Certificate if the Participant:

- a. Travels against a physician's advice
- b. Is receiving, awaiting, or undergoing medical treatment or tests as prescribed by a physician
- c. Is traveling with the intent to receive medical treatment
- d. Has been diagnosed with a terminal medical condition

WHAT TO DO IN CASE OF A MEDICAL EMERGENCY

ISA ASSIST must be contacted within 24 hours in the event of hospitalization, medical expenses, an accident, or the death of a Participant. If the Participant is unable to make contact, a representative such as a family member, hospital staff, or emergency responders may notify us on their behalf. Failure to obtain prior authorization from ISA ASSIST for inpatient treatment or emergency repatriation will result in the denial of coverage. Our 24/7 global assistance service ensures that Participants receive the necessary medical support, no matter where they are.

Contact ISA ASSIST:

-UK: +44 151 325 0056 UAE: +971 800 06512126 USA: +1 954 239 1266 Lebanon: +961 1 517107 Thailand: +66 6000 35532 Worldwide: +45 7872 3479

-WhatsApp mobile number: +961 3 190 210

-Email: claims@isa-assist.com

For added convenience, you can download ISA ASSIST application, available for both Android and iOS, where you can easily connect to our hotline.

Additionally, you may use the barcode on your travel Certificate as another communication tool to reach our 24/7 WhatsApp support.

DEFINITION

- **Contribution:** The amount paid by the Participant into the Takaful fund for mutual cooperation and protection.
- **Takaful Fund:** The pooled fund established for mutual assistance among Participants, managed separately from the Takaful Operator's shareholders' funds.
- **Act of terrorism** means an act (which may include using force or violence) by any person or group, committed for political, religious, ideological or similar purposes, with the aim of influencing any government or to put the public, or any section of the public, in fear. Robberies or other criminal acts mainly committed for personal gain and acts arising mainly as a result of personal relationships will not be considered as an act of terrorism. Act of terrorism also includes any act which is confirmed by the relevant government as an act of terrorism. Using nuclear, chemical or biological substances or weapons will also be considered an act of terrorism.
- **Accident or accidental** means a sudden, unexpected event which happens during the period of protection which must be the only cause of injury or damage to the Participant, whichever applies.
- **Takaful Certificate** means the document which proves that you have Takaful cover, listing among other things, details of everyone covered, the plan and the period of Takaful protection coverage under this policy.
- **Close Family Members** means 1st degree relatives (parents, full siblings, or children).
- **Common Carrier** means any public transport by road, rail, sea or air with a licensed carrier operating a regular and/or charter passenger service.
- **Country of Residence** means the country where you are permanently residing or where you are temporarily residing for a period of more than three months at the date of issue of the insurance, and to where you will be repatriated if medically necessary.
- **Deductible** means the first amount of each and every claim, for each separate accident, payable by the participant. Excess/Deductible amounts are shown in the Table of Benefits.
In the event that you make a claim under more than one Section of the Takaful the deductible will be applied to each Section.
- **Family cover** means covering under the same certificate:
 - One adult or two adults who are husbands, wives or partners at the time of purchasing the certificate; and
 - Covering 4 of their children
- **Takaful Operator** means the company with whom the Takaful Certificate is held who will bear the risk/ expenses with the Participant in case of an eligible claim occurrence as per policy's General terms and conditions and Table of Benefits.
- **Participant / you/ your** An individual named in the certificate of Takaful protection who participates in the Takaful scheme operated by the Takaful Operator.
- **Natural disaster** means any event or force of nature such as earthquake, tsunami, volcanic eruption, flood, typhoon or hurricane that has catastrophic consequences in terms of financial, environmental or human losses. Bad weather conditions that cause little or no effect on financial, environmental or human loss will not be considered as natural disaster.
- **Pre-Existing Condition** Any health condition or impairment medically existing, which has developed overtime prior to enrollment whether known or unknow, treated or not. The preexisting medical condition definition also applies to injury or sickness of the family member.
- **Overnight stay due to emergency admission** refers to a situation where the Participant is admitted to a hospital or medical facility for at least one night due to an unexpected medical emergency. Coverage for such a stay depends on the Certificate terms and may include hospital expenses and medical treatments.



- **Public transport** means any regularly scheduled aircraft, bus, ferry, hovercraft, hydrofoil, ship, train, tram or underground train which has fixed and established routes and is operated by a licensed carrier or operator to transport fare-paying passengers.
- **Serious Medical Condition** means a condition, which in the opinion of the servicing company constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious Impairment to the participant's immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the Insured's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.
- **Servicing/ Assistance Company** means the company appointed to provide various emergency assistance services for the purpose of supplying the Benefits/Services/Covers of this Certificate on behalf of the Takaful Operator if the claim is eligible.
- **Services** means the medical and travel assistance to be provided by The Servicing Company.
- **Valuables** means photographic, audio, video, computer, telecommunications and electrical equipment; all discs, tapes and cassettes; telescopes, binoculars, spectacles and sunglasses; antiques; sports equipment; watches; jewelry; furs; works of art and articles made of precious or semi-precious stones and precious metals.
- **Sports Activities** means any sport or sporting activity for amateur (details in Sports activities section) upon extending coverage as per the certificate's Table of Benefits.
- **Sum Covered** means the maximum aggregate payable for each Participant under each section of this Takaful Certificate as specified in the Table of Benefits.
- **One Way Trip/ Single Trip:** coverage detailed in the Certificate for the period of Takaful protection shown in the Travel Takaful Certificate or for up to seven (7) days following disembarkation flight from the Country of Issuance.
- **Not Eligible Participant means:**
 - Age Limitations – Individuals above or below the eligible age range specified in the Certificate terms (less than 30 days and above 85 years old)
 - Non-Resident Travelers – Any person who is not traveling outside their Country of Residence or whose primary purpose of travel is to receive medical treatment.
 - Pre-Existing Medical Conditions – Any individual with a diagnosed pre-existing condition, as defined in the Certificate, is excluded from coverage.
 - Travel Against Medical Advice – Participants traveling despite medical restrictions, ongoing treatments, or awaiting test results for a known condition are not eligible.
 - High-Risk Activities – Those engaging in professional sports, hazardous occupations, or extreme sports not covered under standard Certificate conditions.
 - Fraudulent Applications – Any person who provides false or misleading information at the time of application.
 - The travel Certificate shall be deemed invalid if issued after the Participant has departed from their country of residence.

GEOGRAPHICAL SCOPE OF SERVICES & COVERAGE

- The geographical scope of services and coverage is limited only to outside the Usual Country of Residence; all treatments for a covered case are not covered in the Participant's Usual Country of Residence. After the Certificate expires, all follow up treatments and investigations related to a covered case, are not covered during the Participant's stay outside or inside his Usual Country of Residence.
- The Participant will not be covered as well for all war related claims in all Sanctioned countries/ War Zones including Libya, Syria, Yemen, Iraq, Afghanistan, Sudan, Ukraine, Russia (and any additional country declared as a War Zone by the UN).
- The Services provided by the servicing company under this Agreement are rendered on a worldwide basis. The servicing company shall use its best endeavors to provide the Services but any help and intervention depends upon, and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on the servicing company obtaining the necessary authorizations issued by the various authorities concerned.

The servicing company shall not be required to provide Services to the Insured/s, who in the sole opinion of the servicing company is located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.

SCOPE OF SERVICES/COVERAGE

- The servicing company shall make available operations coordinators answering in different languages for the Users by telephone at its fully-manned **non free call alarm center** available 24 hours a day, 7 days a week.
- When the servicing company has the information immediately available, the servicing company shall provide the Services, as appropriate, to the Participant while the Participant is on the telephone. In all other cases, the servicing company will provide the information to the Participant by the quickest possible means.
- The servicing company shall, subject to the terms and conditions as defined hereunder, provide the following Services to a Participant calling the servicing company.
- If claim is eligible, the client will be covered under usual, customary, necessary and reasonable costs for a maximum Aggregate limit as per Table of Benefits from the Takaful fund.

Medical Expenses

• **Emergency medical evacuation**

The servicing company will arrange for the air and/or surface transportation, communication and all usual and customary ancillary services incurred in moving and transporting the Participant when in a Covered Medical Condition to the nearest hospital where appropriate medical care is available.

The servicing company through its medical team reserves the right, to determine the location to which the Participant will be evacuated and the means or method by which such evacuation or repatriation will be carried out. In making such arrangements, the servicing company may consider all relevant circumstances including, but not limited to the Participant's medical condition, the degree of urgency, the Participant's fitness to travel, airport availability, weather conditions and travel distance in determining whether transportation will be provided by private medically equipped aircraft, helicopter, regular scheduled flight, rail or land vehicle.

Refer to the general exclusions for details on the applicable exclusions.

• **Emergency medical repatriation**

The servicing company will arrange for the return of the Participant to the Home Country or Usual Country of Residence by air and/or surface transportation following an in-hospital admission for a covered case.



The servicing company through its medical team reserves the right to decide the means or method by which such repatriation will be carried out having regard to all the assessed facts and circumstances of which the servicing company is aware at the relevant time, subject to The Takaful Operator's prior approval and only when judged necessary on medical and compassionate grounds.

Refer to the general exclusions for details on the applicable exclusions.

• **Transportation of mortal remains**

The servicing company will arrange for transporting the Participant's mortal remains from the place of death to the Home Country if requested by a family member or legal representative in accordance with Islamic burial rites where applicable.

Refer to the general exclusions for details on the applicable exclusions.

• **Medical expenses incurred during hospitalization**

In the event of sudden illness or injury of the Participant occurring outside the usual country of residence, the Participant must call the assistance party prior to his admission.

The Servicing Company will guarantee the direct payment of the medical expenses incurred during hospitalization, up to the maximum limit stated in the schedule of benefits for the treatment of an injury or sickness sustained by the Participant while the Certificate is in effect considering that cases are:

- Not due to any preexisting condition,
- Within the scope of Certificate particular and general condition,
- Not excluded as per Certificate particular and general exclusions,
- As per the usual reasonable and customary charges,
- Covered under Regular/ Standard Admission Class.

a. Inpatient care

The Treatment of covered medical conditions that cannot be treated on an ambulatory basis, as defined hereinafter, and requires an uninterrupted hospital confinement initiated during the Certificate period.

b. Emergency care

An Emergency is a treatment which may not be delayed due to sudden covered sickness or accident and which requires confinement to a hospital emergency room considering the admission is not due to any preexisting condition.

c. Deductible (applicable for Emergency and Inpatient Care)

Deductible means the first amount of each claim, for each separate accident, payable by the insured. Excess/Deductible amounts are shown in the Table of Benefits of each product.

Refer to the general exclusions for details on the applicable exclusions.

• **Travel of one immediate family member**

Upon request from the Participant, the servicing company will arrange for one economy class return airfare for a relative or a friend of the Participant to join the Participant who, when traveling alone, is hospitalized outside the Usual Country of Residence for a period in excess of 7 consecutive days, subject to The Takaful Operator's prior approval and only when judged necessary on medical and compassionate grounds.

Compassionate visit due to COVID-19 (or any internationally and locally recognized epidemics, pandemics and endemics) are strictly excluded from the scope of coverage

The Takaful Operator extends to reimburse for the additional accommodation expenses incurred to the Participant's relative for a period not exceeding 5 consecutive days, in such case the room type for the accommodation shall not be more than a standard room in a 3- or 4-star hotel depending on the Participant location.

Refer to the general exclusions for details on the applicable exclusions.

• **Dental emergency due to accident**

The Takaful Operator shall pay for medical treatment for the emergency relief of pain due to facial trauma if treatment is required within 48h of accident. The Takaful Operator shall extend the coverage to include dental injuries and emergencies that require immediate attention. Travel dental coverage may include the following benefits for sound and natural teeth:

- Teeth ache due to loss of filling
- Teeth inflammation
- Teeth injuries
- Sudden dental emergency resulting in unexpected pain
- Broken teeth
- Necessary prescription medications, anesthesia, and X-rays up to the travel certificate's dental coverage limit

Coverage excludes the following:

- Dental treatment which can wait until your return home
- Damage to braces and dentures, dental prostheses, crowns, or bridges, false teeth replacement
- Teeth previously restored with a crown, inlay, or porcelain restoration or treated by endodontic, except amalgam or composite resin fillings,
- Any treatment which is related to or caused by a preexisting medical condition
- Any dental expenses incurred after the Participant returns to the usual country of residence.
- Anything else that's listed in the Limits and Exclusions in the Certificate wording.

• **Fees of Buying or Shipping of Urgent Medicines**

Upon request from the Participant, the servicing company will arrange to buy, ship, and/or deliver to the Participant his essential/urgent medicines and drugs that are necessary for his care and/or treatment which are lost or forgotten and are unavailable in the destination country.

The above will be subject to the laws and regulations applicable locally.

• **Hijacking**

The Takaful Operator shall cover the Participant's loss of unused, pre-paid accommodation, transport, tour and tuition expenses for which there is no possibility of a refund according to the conditions of the provider, if the Participant decides to end the trip should his means of transport be subject to a Hijack during a planned Trip. It is a condition of this cover that the Participant must provide a written statement from the appropriate authority confirming the Hijack and how long it lasted.



• Repatriation of Close Family Member travelling with the Participant

In case the Participant was admitted to the hospital for more than 7 days, the Takaful Operator will bear the cost of repatriation of his first-degree family member travelling along with him to his Country of Residence.

Refer to the general exclusions for details on the applicable exclusions.

• Emergency return home following death of a close family member

The Takaful Operator shall indemnify the Participant, in the event, the Participant has to necessarily and unavoidably cut his insured trip short as a result of the Death of a close family members (Parents, Spouse, Children and siblings) due to a non-preexisting condition.

Travel Expenses

• Loss of Passport / Travel Documents

The Takaful Operator will reimburse the Participant for the replacement cost of the country of residence' passport/Travel Documents (of citizenship country) following the accidental and unintentional loss or damage during the Participant's trip.

Exclusion Applicable:

- Any loss not reported to the local police, embassy, consulate, issuing authority, and/ or public common carrier within twenty-four (24) hours from the occurrence of the incident.
- Any fine or penalties incurred due to non-replacement or late replacement of the passport/Travel Documents by the insured.
- Passport/Travel Documents renewal.
- Loss or damage due to delay, confiscation or detention by customs or other authorities.
- Any unexplained loss or mysterious disappearing.
- Any loss not substantiated by a written confirmation from the police, local embassy, consulate, issuing authority and/ or public common carrier.
- The claim of both temporary and permanent version of the same passport/Travel Documents; In the event of such loss, the Participant may claim either one (1) version.
- Loss or theft of to your passport/Travel Documents left unattended at any times (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.

• Luggage Loss

The guarantees relating to luggage and personal possessions that belong to the participants will be provided according to the conditions set out below.

The Takaful Operator will supplement the compensation in the event of the Participant suffering a total loss of baggage that has been checked by an International Airline for an International flight. This includes compensation for the clothing and the personal effects which are stored in the personal baggage that is lost.

The minimum period of time that must elapse for the luggage to be considered been lost once and for all will be that stipulated by the carrier company, with a minimum of 21 days.

In all cases, the original Certificate of the carrier or complaint, reporting the occurrence of the loss/accident must be furnished.

The Takaful operator shall not be responsible for:

- Partial loss or damage to checked baggage.
- Wear, tear and depreciation of the article.
- Claims for valuable or fragile articles in checked baggage.
- Claims arising from detention, delay or confiscation by customers or other officials.
- Claims on items for which the Participant has already been reimbursed by the Airline or another party.
- Claims on loss of business goods or samples or equipment of any kind.
- Money, jewelry, debit and credit cards, any type of missing documents/ items is excluded from this guarantee.

• Luggage Delay

In case the Participant's registered luggage is temporarily lost during his trip and if not delivered within the 6 hours of his destination arrival and the Participant had to buy essential items (clothes, toothbrush, etc...) the Takaful Operator will reimburse the essential items limited to clothing and toiletries not exceeding US\$250 any one item, bought, upon presentation of the invoices.

A written formal document should be obtained from the aviation company confirming the number of hours in respect of luggage delay and the retrieved date. **Exclusion Applicable to This Section:**

- Losses or deterioration due to delay
- If legal authorities detained the luggage.
- Trip scheduled to an unstable country if war is declared or not.
- Delay occurring while the Participant is in the return trip to the usual country of residence.

• Personal Money

The Takaful Operator will pay for cash, bank notes, currency notes, postal orders or money orders stolen from the Participant himself during his journey abroad.

This must be reported to the police within 24 hours of when the incident occurs and the Takaful Operator will need a written statement from such authority, such as a police report.

Aggregate limit: To be Identified

Exclusion Applicable to This Section (In addition to the General Exclusions):

- Valuables left Unattended at any time (including in a motor vehicle or in the custody of carriers) Baggage contained in or stolen from an unattended motor vehicle.
- Loss due to delay, confiscation or detention by customs or other authority.
- Depreciation in value or shortages due to error or omission.
- Unset precious stones, contact or corneal lenses, hearing aids and dental or medical fittings, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles



- Cracking, scratching, breakage of or damage to China glass, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried
- Breakage of sports equipment or damage to sports clothing whilst in use
- Business goods, samples, tools of trade, motor accessories and other items used in connection with your employment or occupation
- Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

• Credit card Loss

The Takaful Operator will compensate the Participant up to the limit mentioned in the benefits schedule for a credit card (Shariah-compliant card only) stolen from the Participant himself during his trip abroad.

This must be reported to the police within 24 hours of when the incident occurs and the Takaful Operator will need a written statement from such authority, such as a police report.

Note: Only Shariah-compliant cards (charge cards, debit cards, or Islamic credit cards without Riba) are covered.

Aggregate limit: To be Identified

Exclusion Applicable to This Section (In addition to the General Exclusions): (same as personal money)

- Valuables left Unattended at any time (including in a motor vehicle or in the custody of carriers) Baggage contained in or stolen from an unattended motor vehicle.
- Loss due to delay, confiscation or detention by customs or other authority.
- Depreciation in value or shortages due to error or omission.
- Unset precious stones, contact or corneal lenses, hearing aids and dental or medical fittings, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles
- Cracking, scratching, breakage of or damage to China glass, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft or accident to the vessel, aircraft or vehicle in which they are being carried
- Breakage of sports equipment or damage to sports clothing whilst in use
- Business goods, samples, tools of trade, motor accessories and other items used in connection with your employment or occupation
- Wear and tear, depreciation, deterioration or loss or damage by atmospheric or climatic conditions by moth, vermin, by any process of cleaning, repairing or restoring, mechanical or electrical breakdown or derangement.

• Flight Delay

The Takaful Operator will compensate for the reasonable additional meal, transfer and accommodation expenses should your scheduled carrier be delayed for at least 4 hours, due to:

- Unforeseen strike, industrial action, riot, civil unrest,
- Unforeseen major social event,
- Adverse weather conditions, natural disaster
- Traffic flow congestion
- Mechanical or technical "hazard" of the common carrier

The Takaful Operator will indemnify the Participant in case:

- The Participant has registered as per the itinerary already provided,
- The Participant has got an official written confirmation from the common carrier in respect of numbers of hours of the delayed trip and the reason for this delay,
- The Participant has to abide by the travel agency General Conditions

Exclusion Applicable to This Section:

Any loss resulting from:

- The Participant's failure to check-in on time.
- Failure to obtain written confirmation from the Carrier or their agents stating the period of and reasons for the delay.
- Any event or occurrence that commenced or was announced before you arranged this Takaful or booked your Trip, whichever is the later.
- Any costs that you can claim from the Carrier or other sources.
- Transport services being withdrawn as the result of a recommendation or instruction from a government authority unless directly resulting from a natural disaster.
- Delay already communicated by the airport controllers or publicly announced at the time the Participant has made the reservation.
- Scheduled strike or social uprising.
- Delay occurring while the Participant is still in the usual country of residence.
- Flight Delay is not applicable for Single Trip/ One Way Trip.

• Trip Cancellation

The Takaful Operator shall indemnify the Participant in respect of any irrecoverable (from any others sources) and unused travel fare, accommodation expenses and/or other pre-paid charges which have been paid in advance or contracted to be paid and for which the Participant is legally liable, in the event, the Participant has to necessarily and unavoidably cancel the Participant trip before the commencement date of the Participant trip as **a result of any of the following:**

- Death, sudden admission to the hospital of the Participant person, or his close family members due to a non-preexisting condition which necessitates hospital stay for at least 2 nights.
- Accidental Injury that results in medically imposed restrictions as certified by a Physician at the time of Loss preventing your participation in the Trip. A Physician must advise to cancel the Trip on or before the Scheduled Departure Date;
- The Participant's redundancy for which a proper redundancy notice has been supplied by the Participant's employer in respect of permanent employment, and which qualifies for payment under current legislation of the Participant's Country of Residence.
- Witness summons, jury service or compulsory quarantine of the Participant (positive PCR result must be presented).
- Accidental and serious damage to the Participant person's place of residence or business in the country of residence arising from fire, flood or burglary within seventy-two (72) hours before the departure date of the planned Participant trip which requires the Participant person's presence in the country of residence on the departure date of the Participant's trip for the purpose of police investigation.



• Trip Curtailment

The Takaful Operator shall indemnify the Participant, in the event, the Participant has to necessarily and unavoidably cut his Participant trip short as a result of any of the following:

- Death, sudden admission to the hospital of the Participant person, or his close family members (Parents, Spouse, Children and siblings) due to a non-preexisting condition which necessitates hospital stay for at least 2 nights.
- Witness summons, jury service or compulsory quarantine of the insured.
- Accidental and serious damage to the Participant person's place of residence or business in the country of residence arising from fire, flood or burglary within seventy-two (72) hours after the departure date of the planned Participant trip which requires the Participant person's presence in the country of residence after the departure date of the Participant trip for the purpose of police investigation.

The following exclusions apply to Trip Curtailment and Trip Cancellation:

Any loss directly or indirectly arising from:

- Any circumstances leading to the cancellation or curtailment of the Participant trip which is existing, or announced before the Protection period.
- If the purpose of the Participant trip is to obtain medical treatment or the Participant trip is undertaken against the medical practitioner's recommendation.
- Any medical condition or other circumstances known to have existed before the Takaful period.
- Government's regulations control or act, bankruptcy, liquidation, error, omission or default of any travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary.
- Failure to notify the travel agency, tour operator, public common carrier and/or other provider of any service forming part of the booked itinerary of the need to cancel or curtail the travel arrangement immediately when it is found necessary to do so.
- Any loss in relation to cancellations or curtailments to schedules that is not verified by the airline, travel agency or other relevant organizations.
- Any loss which will be paid or refunded by any existing Takaful scheme, government program, public common carrier, travel agent or any other provider of transportation and/or accommodation.
- Any expenses incurred for services provided by another party for which the Participant person is not liable to pay and/or any expenses already included in the cost of a scheduled Participant trip.
- Any loss if the Participant person refuses to follow the recommendation of a medical practitioner to return to the country of residence, or refuses to continue the Participant trip whilst the Participant person's physical condition at the time of recommendation is fit for travel (applicable to curtailment of trip only.)
- The Participant person's unwillingness to travel.
- The Participant person not checking in on time unless due to adverse weather conditions at the country of residence.
- Compensation for frequent flyer points or similar loyalty schemes.
- Known or unknown pregnancy of the Participant person.
- Failure to obtain the required passport, visa or necessary travel documentation.
- Any loss not substantiated by a written medical report from the medical practitioner.
- Any loss not substantiated by a written confirmation or cancellation invoice from the Public common carrier and/or accommodation and lodging provider and/or unused travel ticket.
- Any loss not substantiated by a written confirmation from a suitable authority confirming the need to curtail the Participant trip due to being summoned as a witness in a court of law, or the Participant's place of dwelling being flooded or robbed.

• Legal Consultancy expenses

In case of a legal debate, the Takaful Operator will offer a legal assistance advice to the insured.

The Participant is covered up to the amount stated in the Schedule for legal costs and expenses incurred by him or his legal representative in pursuit of a claim for compensation and/or damages from a third party who causes his injury or death during the Trip, provided that the Takaful Operator has complete control of the proceedings and of the selection, appointment and control of all legal advisers.

Exclusion Applicable to This Section:

- Any costs or expenses incurred by the Participant for any claim brought against a tour operator, travel agent, Carrier, the servicing company or the Takaful company.
- Any costs or expenses incurred before the granting of the Takaful operator's support which it will not unreasonably withhold. The Takaful Operator reserves the right to withdraw at any stage and shall not then be liable for any further expenses.
- Any incident reported to the Takaful Operator more than 180 days after the event occurs which gives rise to such claim.
- Any claim where the Takaful Operator considers the prospects of success in achieving a reasonable settlement are insufficient and/or where the Takaful Operator considers the laws, practices and/or financial regulations of the country where the incident occurred or where the claim is brought will preclude the Takaful Operator from obtaining a satisfactory settlement.

• Advance of Bail Bond

This cover consists of providing the bail bond required by judicial authorities to guarantee provisional release from custody on a Participant Person following a contravention or infringement without willful intent of current statutory and administrative provisions of the visited country up to the limit established in the particular conditions, the necessary amount to be made available as an advance.

The Participant shall refund to the Takaful Operator the amount of the bail bond that has been advanced as follows:

- As soon as it is returned in the event of cancellation of the proceeding or acquittal;
- Within 15 days of the court decision which becomes enforceable if a sentence is passed.
- In all cases, within three months from the date of payment.

Personal Accident (Accidental death in Common Carrier)

In case the Participant opting for the personal Accident dies following covered accident in a common carrier, the sum covered specified in the application form as per applicable plans shall be paid from the takaful operator to the beneficiary (ies) nominated in the application or to the legal heirs according to Shariah inheritance rules.

Payment shall be effected as per legal jurisdiction and Islamic Shariah principles.



Personal Accident Benefit

The Participant is covered up to the full amount stated in the Schedule and as per the Continental scale, if during the Trip he sustains accidental bodily injury, caused solely and directly by accidental external violent and visible means, and such bodily injury within 12 months of the accident is the sole and direct cause of the Participant's:

- Death; or
- Loss of sight – meaning the complete and permanent loss of sight in one or both eyes; or
- Loss of limb(s) – meaning the loss of a hand or foot by permanent physical severance at or above the wrist or ankle or total and permanent loss of use of a hand or foot; or
- Permanent total disablement – meaning disablement which entirely prevents you from engaging in, or attending to, any occupation whatsoever for at least 12 months after the date of the accident causing the disablement and at the expiry of that period being beyond hope of improvement.

Special Condition: If an Participant Person is under 16 years of age at the date of issue of the Schedule, the amount payable in respect of death will be limited to 80% of the amount stated in the Schedule.

The following exclusions apply to Personal Accident (Accidental death in Common Carrier) & to Personal Accident Benefit:

This Certificate shall not provide coverage and no payment shall be made in respect to any loss arising from or resulting directly or indirectly from the following:

- War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war. Permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority. Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military uprising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
- Any act of terrorism including but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intent to influence any government and/or create panic and fear among the public, or any section thereof.
- If the event leading to the claim arises directly or indirectly out of the use of atomic, biological or chemical weapons or agents or by way of radioactive, biological or chemical contamination connected to a war or warlike situation. For the purpose of this execution, "contamination" means the contamination, poisoning or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.
- Any accident which has occurred prior to the Certificate effective date or any death and or disability caused by a medical condition occurred prior to the Certificate effective date.
- The Participant's use of any kind of drugs such as morphine, cocaine, or similar substances, including any kind of spirits or medicines or sedative drugs, unless prescribed by a licensed physician.
- Participation by the Participant in any illegal act, crime, felony, or delinquency.
- The Participant exercising or participating in dangerous sports and games including but not limited to mountain climbing, air sports, air gliding, water diving or martial arts or any kind of participation, individually or collectively, in races, duels or competitions rallies whether as an amateur or professional. Or the Participant exercising or participating in any kind of sport as a professional.
- Attempted suicide irrespective of the mental and or nervous condition of the Participant or in case of intentional self-inflicted injuries by the Insured.
- Congenital anomalies and conditions arising out of or resulting there from.
- Any period during which the Participant is serving in the Armed forces of any country, whether in peace or war.
- Any occupation or work-related injuries not directly resulting from an accident.
- Any claim caused by an opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Participant had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus).
- Any claim that arises from flying, except when traveling as a fare-paying passenger on a commercially licensed aircraft.

In addition to the general exclusions listed above, no compensation shall be provided for any loss arising from or resulting from:

- Bacterial infections (except for bio-genic infections resulting from amputation or wounds caused by accidents) or any other type of diseases.
- Medical or surgical treatment (except when deemed necessary solely as a result of an injury).
- Any bodily injury leading to hernia.
- Dental treatment or surgery, excluding treatment or surgery for sound medical reasons resulting from an injury.

Personal Liability

The Takaful Operator will indemnify the Participant up to the limit specified in the table of benefits if any against all sums the Participant became legally liable to pay as compensation during the period of protection for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

- Loss of or damage to property that does not belong to and is neither in the charge of or under the control of any Participant Person, a Close relative, anyone in the Participant's household other than any temporary holiday accommodation but in respect of the Participant's occupation (not ownership) only occurring during the Period of Insurance; or
- Injury to a person who is not a member of your family or travelling party.

Exclusions to personal liability:

The Takaful Operator will not pay for liability:

- Arising out of the Participant's trade, business or profession;
- For injury to an employee arising out of, or in the course of, their employment by the insured;
- Arising out of an unlawful, willful or malicious act by the insured;
- Arising out of the Participant's ownership, possession or use (including as a passenger) of a mechanically propelled vehicle or any aircraft or watercraft;



- Arising out of the Participant's passing on an illness or disease to another person;
- Arising out of the Participant's participation in snow sports and activities, except those activities the Participant has purchased that option for an additional Contribution and it is noted on the Certificate of Insurance.

Medical & Travel Assistance

• **Telemedicine**

The servicing company will arrange for the provision of medical advice to the Participant over the telephone.

• **Medical service provider referral**

The servicing company shall provide to the Participant, upon request, the name, address, telephone number and, if available, office hours of physicians, hospitals, clinics, dentists and dental clinics (collectively "Medical Service Providers"). The servicing company shall not be responsible for providing medical diagnosis or treatment. Although the servicing company shall make such referrals, it cannot guarantee the quality of the Medical Service Providers and the final selection of a Medical Service Provider shall be the decision of the Insured. The servicing company, however, will exercise reasonable care and diligence in selecting the Medical Service Providers.

• **Arrangement of hospital admission**

If the medical condition of the Participant is of such gravity as to require hospitalization, the servicing company will assist such Participant in the hospital admission.

• **Monitoring of medical condition during and after hospitalization**

The servicing company will monitor the Participant's medical condition during and after hospitalization, subject to any and all obligations in respect of confidentiality and relevant authorization.

• **Medical translation service**

The servicing company will arrange for the provision of medical translation to the Participant over the telephone. Where the servicing company uses an external service provider to provide the translation service, the quality of the translator cannot be guaranteed. The Servicing Company will however exercise reasonable care and diligence in selecting such service providers.

• **Delivery of essential medicine**

The Assistance Company will take charge of delivering the medicines outside the country of residence prescribed urgently by a doctor for the Participant during the trip and which cannot be found in the place where he/she had travelled to or to be replaced by medicines that have a similar composition. The Assistance Company will not be responsible for the medicine's expenses.

• **Inoculation and visa requirement information**

Upon request from the Participant, the servicing company shall provide information concerning visa and inoculation requirements for foreign countries, as those requirements are specified from time to time in the most current edition of World Health Organization Publication "Vaccination Certificate s Requirements and Health Advice for International Travel" (for inoculations) and the "ABC Guide to International Travel Information" (for visas).

• **Lost luggage assistance**

Upon request from the Participant, the servicing company will assist the Participant who has lost his/her luggage while traveling outside the Usual Country of Residence by referring the Participant to the appropriate authorities.

• **Interpreter referral**

Upon request from the Participant, the servicing company will provide the names, telephone numbers and, if possible and requested, hours of opening of interpreters' office in foreign countries. Although the servicing company shall make such referrals, it cannot guarantee the quality of the service provider and the final selection of a service provider shall be the decision of the Insured. The Servicing Company, however, will exercise care and diligence in selecting the service providers.

• **Emergency traveling service assistance**

The servicing company shall assist the Participant in making reservations for air ticket or hotel accommodation on an emergency basis when traveling overseas.

• **Emergency interpreting assistance**

The servicing company will arrange for the provision of interpreting assistance to the Participant over the telephone on an emergency basis.

• **Embassy referral**

The servicing company shall provide the address, telephone number and hours of opening of the nearest appropriate consulate and embassy worldwide.

• **Emergency document delivery**

The servicing company shall assist the Participant to arrange for emergency document(s) to be delivered to the Insured's friend, relative or business associate, upon the Insured's request to do so.

The above assistance Services are purely on referral or arrangement basis. The servicing company shall not be responsible for any third-party expenses, which shall be solely the Insured's responsibility.

Travel assistance

• **Sports Cover**

The following amateur sports activities are covered:

- | | | |
|--|--|--|
| - Aerobics | - Archery | - Athletics |
| - Badminton | - Ballooning (as a passenger) * | - Baseball |
| - Basketball | - BMX (on-road, no tricks or jumps) | - Bungee jumping (up to 2 jumps) * |
| - Cycling | - Dance | - Elephant or Camel rides/trekking (1 day) |
| - Canoeing/kayaking/white water rafting (inland, grades 1-5) | - Fishing/Angling (inland or coastal waters within 10km) | - Go karting* |
| - Golf | - Gym training | - Gymnastics |



- Hiking/trekking/camping (up to 2000m)
- Light aircraft/helicopter/gliding (passenger only) *
- Netball
- Rollerblading/In-line skating
- Scuba diving (to 30 meters, qualified**; or unqualified with qualified instructor*)
- Sea Canoeing/kayaking (in coastal waters within 10km)
- Surfing
- Water skiing (excluding jumps)
- Zorbing
- Swimming
- Horse riding using protective head gear (excluding eventing, jumping or equestrian competitions)
- Moped / Scooter biking**
- Paddle boarding/Stand-up Paddle boarding
- Running (half marathon distance or less)
- Safari tours*
- Snorkeling
- Tennis
- Windsurfing
- Ski
- Jet boating*
- Motor biking (on road, to 125cc) **
- Parasailing/parascending*
- Pilates
- Sailing/boating/yachting (inland or coastal waters within 10km)
- Squash
- Water polo
- Yoga
- Football

Provided the Participant has paid the additional contribution (for Sports Cover), all Sections of this certificate are extended to provide cover for the following amateur sports activities.

* You must be with a professional, qualified and licensed guide or operator

** you must have the appropriate certification or license to do this sport or activity

GENERAL EXCLUSIONS

The following treatment, items, conditions, activities and their related or consequential expenses are excluded unless the servicing company has given its prior written approval and the Participant has paid the appropriate contribution:

- Trips booked or commenced where the Participant is travelling against medical advice or after receipt of a terminal prognosis or with the intention of obtaining medical treatment or convalescent care.
- Any circumstance which could reasonably have been foreseen as likely to give rise to a claim by the Participant Person at the time that the certificate was issued or the Trip was booked (whichever is the later).
- Travelling to seek medical treatment or waiting for an operation, post operation check-up or any other hospital treatment, or any medical investigations, tests or test results.
- Medical expenses for a participant that has been discharged as follow up visits and investigation
- Sports or leisure activities where there is a significant risk of bodily injury (except for those as specified under sports activities section, and where any applicable additional Contribution has been paid) such as mountaineering normally requiring the use of ropes and guides, caving or potholing, rafting/kayaking/canoeing involving white water rapids in excess of grade 5, canyoning, scuba diving (if you are diving at a depth of more than 30 meters; or if you are not qualified for the dive undertaken or accompanied by a qualified instructor; or diving alone; or diving on or in wrecks; or cave or ice diving), motorsports or competitions, hunting on horseback, point-to-pointing and steeple-chasing, equestrian competitions, yachting or boating outside coastal waters (20km limit) and any other sports or leisure activity involving physical contact or where there is significant risk of bodily injury.
- Competitive races involving the use of vehicles or watercraft.
- Professional sports, competitions or sports on sponsored basis (except for those as specified under sports activities section, and where any applicable additional Contribution has been paid).
- Losses arising from accidents on two wheeled motorized or non-motorized vehicles.
- Needless self-exposure to peril except in an attempt to save human life.
- The bankruptcy, negligence, default or insolvency of a travel agent, tour operator, Carrier or accommodation provider
- Errors or omissions in your booking arrangements, your failure to obtain appropriate visas and/or prevention of access by the government of a country into which you wish to enter.
- Any expenses incurred as a result of a Pre-Existing Condition, congenital and/or Chronic medical condition and any related treatment, repatriation, evacuation or Emergency room expenses.
- More than one emergency evacuation and/or repatriation for any single medical condition of a Participant during the term of the Agreement, subject to a maximum of one year.
- Any costs or expenses not expressly covered by the servicing company Program and not approved in advance and in writing by the servicing company and/or not arranged by The Servicing Company. This exception shall not apply to emergency medical evacuation from remote or undeveloped areas when the servicing company cannot be contacted in advance and delay might reasonably be expected in loss of life or harm to the Insured.
- Any event occurring when the Participant is within the territory of his/her Usual Country of Residence.
- Any losses, delays, or expenses arising from connecting or onward flights, including missed connections or cancellations on such flights.
- Any expenses for rest and recuperation following any prior accident, illness or Pre-Existing Condition.
- Any expenses for medical evacuation or repatriation if the Participant is not suffering from a Serious Medical Condition, and/or in the opinion of the servicing company physician, the Participant can be adequately treated locally, or treatment can be reasonably delayed until the Participant returns to his/her Home Country or Usual Country of Residence.
- Any expenses for medical evacuation or repatriation where the Participant, in the opinion of the servicing company physician, can travel as an ordinary passenger without a medical escort.
- Any treatment or expenses related to childbirth, miscarriage or pregnancy.
- Any expenses incurred for emotional, mental or psychiatric illness and Panic Attacks.



- Any expenses incurred as a result of a self-inflicted injury, suicide, drug addiction or abuse, alcohol abuse, sexually transmitted diseases.
- Any expenses incurred as a result of Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition or disease.
- Any expenses related to the Participant engaging in any form of aerial flight except as a passenger on a scheduled airline flight or licensed charter aircraft over an established route.
- Any expenses related to the Participant engaging in the commission of, or the attempt to commit, an unlawful act.
- Any expenses related to treatment performed or ordered by a non-registered practitioner not in accordance with the standard medical practice as defined in the country of treatment.
- Any expenses incurred as a result of the Participant engaging in active service in the armed forces or police of any nation; active participation in war (whether declared or not), invasion, act of foreign enemy, hostilities, civil war, rebellion, riot, revolution or insurrection.
- Any hospital admission required for a diagnostic reason or for investigation.
- Any consultation for medical assessment or treatment not requiring hospitalization including medicines (pharmacy) and all outpatient medical treatment procedures.
- Any expenses in respect of the Participant being more than 85 years old at the date of intervention.
- Any expense which is a direct result of nuclear reaction or radiation. regardless of any contributory causers), involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to expenses in any way caused or contributed to by an Act of Terrorism or war.
- Teeth and gum treatment or surgery.
- Ambulance and any other Transportation expenses such as a Taxi and others.
- Any expenses or cost of all kind of materials, prosthesis and/or orthoses replacing any functional or missing part of the human body.
- Cost of any walking or mobility aids and rehabilitation treatment.
- Work Related Accidents.
- Any medical expenses related to extraordinary natural phenomena such as landslides, volcanic eruptions and any other natural disasters.
- Pharmacy including OTC drugs, Vitamins and other out-patient prescriptions.
- Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes and others).
- Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
- All healthcare services & Treatments for In-Vitro Fertilization (IVF), embryo transport ovum and male sperm transport.
- Treatments and Services related to hepatitis and associated complications except hepatitis A.
- Medical services and associated expenses for organ and tissue transplants, irrespective of whether the Participant is a donor or recipient.
- Internationally and locally recognized epidemics, pandemics and endemics except COVID-19.
- Medical expenses related to motor vehicle or any type of two wheeled vehicles (such as electric scooter, etc....) accidents, pedestrian accidents and any other type of traffic motor collision. Knowing that it should be covered under the involved car or the related vehicle compulsory insurance.
- Medical expenses incurred while using transportation services other than flights such as buses, cruise ships, boats, trains, or any other public transportation.
- Any Investigational/Diagnostic Test not related directly to the main diagnosis.
- Any claim arising while the client holds supplementary, duplicate travel insurances.
- Any Certificate issued for the purpose of claim coverage.
- Any expenses related to purchase, consumption or claims arising from Haram (prohibited) substances including alcohol, pork products, drugs, or gambling-related activities

General Conditions that apply to all Sections

- The Participant must observe and fulfill all the terms and conditions of this Takaful certificate by completing anything to be done or complied with by them or anyone acting on your behalf.
- For In-Patient care, emergency repatriation or curtailment the Assistance Company must be notified within 48 hours of admission to hospital and, for curtailment, prior to departure back to the usual Country of Residence.
- That the Participant uses Reciprocal Health Care Agreements where they are available. If in doubt he should contact Assistance Company.
- the Participant must immediately notify the Takaful Operator in the event of any occurrence likely to give rise to a claim under this certificate in accordance with the instructions contained herein but in any event within 31 days of the end of his Trip.
- The Participant provides at his own expense, all Certificates, information and evidence required by the Takaful Operator's appointed representatives or by the Takaful fund.
- No person will admit liability or make any offer or promise of payment without by the Takaful Operator's prior written consent.
- The Participant acknowledges that the Takaful Operator may at its own expense take action in the Participant's name to recover compensation from a third party in respect of any payment made under this certificate and that any amount recovered shall belong to the Takaful operator.
- In the event of the Participant's death, the Takaful Operator shall have the right to have a post mortem carried out at its expense.
- The Participant has read and accepted the cover provided by this certificate including its cover limits, terms, conditions and exclusions. the Takaful Operator will accept no liability arising from his failure to do so, or his failure to purchase this certificate with sufficient time prior to departure to do so.
- The Participant must take all reasonable care to avoid or minimize any loss that might result in him making a claim under this certificate and he acts at all times as if this certificate were not in force.
- The Participant may not transfer their interest in this certificate.
- The Law of the usual Country of Residence will apply if it is a legal requirement. If it is not a legal requirement, the laws compatible with Islamic Shariah will apply
- In the event of a fraudulent claim being made by the Participant or anyone acting on his behalf all cover under this certificate shall be forfeited.



CLAIMS ELIGIBILITY

The concerned Participant is eligible for the servicing company Program following calling The Servicing Company alarm center prior to hospital admission emergency or Medical Assistance.

Direct Payment

1. As a standard procedure, the Participant must contact the 24/7 International Alarm Center. The Participant must provide the required documents, a description of the medical condition, the exact location, a reachable phone number, and an email address. The assistance company will direct the participant to the nearest medical facility where the client will receive the necessary treatment.

The assistance company shall settle the payments of claims directly to the administrator's Participating Provider and not to the Participant, based on an Approval of Coverage, as defined hereinafter, and up to the limits authorized from the Takaful Operator.

The Approval of Coverage is a decision taken by the assistance company on behalf of the Takaful operator, to cover a healthcare service sought by a Participant; this decision may also determine the conditions and extent of the approved coverage.

2. The Approval of Coverage for direct payment provided for hereafter is only applicable in the following cases:

(i) cases of emergency admission for at least an overnight stay, as defined in the Certificate, Approval of Coverage must be requested by the Participant from the assistance company, immediately upon admission

(ii) In cases of admission to an emergency room not requiring an overnight stay

3. The assistance company may, upon the evaluation of each case, grant or deny the approval of coverage based on the Terms, Conditions, Limitations, Deductibles and Exclusions of the certificate.

Reimbursement payment:

The Participant may be reimbursed for the total or partial incurred fees and expenses of covered benefits and assistance services under this certificate, subject to complying with a special reimbursement procedure provided for hereinafter.

A written request for reimbursement must be addressed directly to the Takaful Operator or the assistance company together with all the requested supporting documents.

The amounts (if any) reimbursed, will not exceed under any circumstances the amounts the Assistance Company would have paid to provide the services directly if it was contacted in due time and manner by the Participant at the time the claim occurred.

- The Takaful Operator will not be able to interfere nor provide a Guarantee of Payment (GOP) for any claim on reimbursement basis where the Participant had paid a deposit or settled the invoices partially or totally after him being discharged from the hospital and having left the country of claim occurrence.
- The Takaful Operator will reject any claim on reimbursement basis presented or followed up after 2 (two) months from the date of the incident mentioned in the claim.
- After submitting the claim, in case the Takaful Operator requested additional or missing documents, a grace period of 1 month from the initial date of claim submission will be granted to the Participant to provide them; otherwise, the claim will be automatically declined.
- The maximum age of enrolment is 84 unless otherwise advised in writing by The Takaful Operator.
- The Participant shall be eligible for Services when he/she travels outside the Usual Country of Residence and only when the Certificate is issued before his departure from the same.

The reimbursement procedure may be applicable exclusively in the following cases:

(i) In cases of medical necessity, and the treatment requested is not available within the Assistance company Area of Participating Provider, provided that the Participant has secured a prior approval of Coverage from the assistance company. The reimbursement of the incurred fees and expenses will be settled based on the preferential tariffs applicable at a participating Provider at the time of the incurred expenses. The reimbursement of the incurred fees and expenses will be settled at a rate of 75% (seventy-five percent) of the preferential tariffs mentioned above.

(ii) The reimbursement of the incurred fees and expenses will be effected based on the average daily cost per the number of hospitalization days, approved by the assistance company, which is calculated as follows: The daily average of fees and expenses incurred for usual and/or intensive care hospitalization at an equivalent Participating Provider is retained for all kinds of surgical procedures (if the bill, subject of the claim is a surgical procedure) or for all kinds of medical procedures (if the bill, subject of the claim is a medical procedure). It is based on standard/regular class, which the Participant benefits from. In all the above instances, the total approved fees and expenses cannot exceed the amount of the invoice subject of the claim. Payment is settled on the condition that the Participant has filed a claim with the assistance company within: fifteen (15) days from hospital discharge services abroad. The reimbursement of all claims will be paid in USD converted at the exchange rate applicable at the date of discharge from the healthcare provider.

(iii) In the case of claims related to the following: Loss of Passport, Luggage Delay, Luggage Loss (up to 40 Kg), Flight Delay, Trip Cancellation, Trip Curtailment or Change in Ticket/postponed flight, the company will provide reimbursement according to the table of benefits and general conditions of the certificate after submitting the following as per the claim type:

1. Medical Claims: Certificate, passport, ticket, medical report, hospital invoices, receipts
2. Luggage Delay: Certificate, passport, Entry Stamp, luggage tag, airline delay report, retrieval document, receipts for essentials
3. Luggage Loss: Certificate, passport, ticket, luggage tag, airline loss report, compensation document (if applicable)
4. Loss of Travel Documents/Passport: Certificate, passport, ticket, police report (within 48 hours), document replacement receipt
5. Quarantine Expenses/Change in Ticket: Certificate, passport, ticket, PCR results, hotel/meal invoices, cancelled and new tickets
6. Loss/Theft of Money: Certificate, passport, ticket, police report (within 48 hours)
7. Trip Cancellation: Certificate, passport, ticket, old/new tickets, medical/official cancellation document, receipts for prepaid charges
8. Flight Delay: Certificate, passport, ticket, old/new tickets, airline delay report, receipts for meals/accommodation/essentials
9. Trip Curtailment: Certificate, passport, old/new tickets, medical/official curtailment document, receipts for prepaid charges
10. Other Claims: Follow the certificate's general conditions



CANCELLATION

The Certificate can be cancelled by the Takaful Operator immediately, if any claim or declaration shall in any way respect be false or fraudulent means or devices are used by the participant or anyone acting on his/her behalf to assert rights to benefit. All benefit and Contribution shall in such case be forfeited. No refund is authorized.

No cancellation authorized if required after the inception date.

The participant may request cancellation in the case of a visa refusal, provided that a refusal letter from the relevant embassy is submitted for review

EXTENSION AND RENEWAL

Certificate extensions or renewals will not be granted if the Participant has already departed from their country of residence.

EXAMINATIONS

- The servicing company shall have the right and opportunity through its medical representative to examine the Participant whenever and as often as may reasonably require.
- In case of reimbursement claims, the servicing company shall have the right to examine and audit the final invoices and cover fees as per the standard prices in the country of claim.

WAIVER OF MEDICAL CONFIDENTIALITY

The Takaful Operator shall have the right and opportunity to inquire about the Participant's past and actual state of health and its evolution, examine him/her and investigate the circumstances of any and all claims (e.g. review the medical and administrative files), whenever and as often as it may reasonably require prior to, during and after any healthcare service, The Participant hereby waive the right of medical confidentiality to the benefit of the assistance company and grant the aforementioned full authority to access all medical and administrative information regarding the Participant from any healthcare provider(e.g. hospitals, clinics) and/or any risk taker or guarantor.

ACCEPTANCE OF TERMS, CONDITIONS, AND EXCLUSIONS

I have read and agree to the terms, conditions, and exclusions of this Takaful certificate. Therefore, if the Takaful Operator applies any special restrictions or exclusions, I, as the participant, and/or my family members, are deemed to have accepted them upon receipt of the travel Certificate without any reservation, effective from the start date of the Certificate without Takaful refund of the contributions paid.

ARBITRATION IN RESPECT OF MEDICAL OPINION

Any difference in respect of medical opinion in connection with the result of an accident or illness will be settled between two medical experts, one appointed by the Participant and one appointed by the Takaful Operator.

Any difference in opinion between the two medical experts shall be referred to a neutral medical authority acceptable to both parties, or as determined by the relevant medical syndicate, who shall be appointed in writing by the two medical experts.

COMPETENT JURISDICTION AND GOVERNING LAW

In case of dispute between the Participant and the Takaful Operator, parties are obliged to :

1. First attempt amicable settlement through mutual consultation (Sulh)
2. If unresolved, refer to mediation by the Shariah Supervisory Board
3. If still unresolved, refer to the courts of the country of certificate issuance that apply Islamic Shariah principles, if available
4. If Shariah courts are not available, refer to conventional courts with the condition that Islamic Shariah principles shall govern the substance of the dispute

This certificate shall be governed and construed in accordance with:

1. Islamic Shariah principles as interpreted by the Shariah Supervisory Board
2. The laws of the country of certificate issuance, to the extent they do not conflict with Shariah principles
3. International conventions and practices compatible with Islamic jurisprudence



Claims Procedure

کا طریقہ کار (Claims) دعوی

In case of a claim, the user should contact the assistance company ISA on the following numbers:

اسسٹنس کمپنی سے ISA کی صورت میں، بیمہ شدہ فرد کو (Claim) کسی بھی دعویٰ درج ذیل نمبروں پر رابطہ کرنا چاہیے

Worldwide	+457 87 23 479
UK	+44 1513 2500 56
USA	+1 954 239 1266
UAE	+971 8000 651 21 26
Thailand	+66 600 035 532
Lebanon	+961 1 517 107

Worldwide	+457 8723 479
UK	+44 1513 2500 56
USA	+1 954 239 1266
UAE	+971 8000 6512 126
Thailand	+66 600 035 532
Lebanon	+961 1 517 107

- ISA ASSIST APP: a convenient tool designed to provide support and assistance to travelers since it allows easy access to emergency services and medical providers abroad, swift contact with the International Assistance Center and fast claims filing.

- تطبیق ISA ASSIST: یہ ایک آسان اور مفید ایپ ہے جو مسافروں کو مدد فراہم کرنے کے لیے بنائی گئی ہے، جس کے ذریعے آپ ایمرجنسی سروسز تک آسان رسائی حاصل کر سکتے ہیں بیرون ملک میڈیکل فراہم کنندگان سے رابطہ کر سکتے ہیں انٹرنیشنل اسسٹنس سینٹر سے فوری رابطہ کر سکتے ہیں تیری سے کلیم فائل کر سکتے ہیں

Scan The below QR Code to download the App

App Store



کوڈ اسکن کریں QR ایپ ڈاؤن لوڈ کرنے کے لیے نیچے دیا گیا

Google Play



Providing the following:

- 1- Company reference: ISA.
- 2- Full name.
- 3- Policy number and expiry date.
- 4- Reason for hospital admission.

دعویٰ کرتے وقت درج ذیل معلومات فراہم کریں المرجع: ISA: کمپنی کا حوالہ مکمل نام

انشورنس پالیسی نمبر اور میعاد ختم ہونے کی تاریخ ہسپتال میں داخلے کی وجہ

اگر اسسٹنس کمپنی سے رابطہ ممکن نہ ہو

In case diagnosis is covered as per policy terms and conditions, the assistance company will guarantee directly the payment for admission.

Direct اگر کسی معقول وجہ سے آپ اسسٹنس کمپنی سے رابطہ نہ کر سکیں اور: کرنا ہو تو درج ذیل دستاویزات درکار ہوں گی Claim:

In case, for a good reason, the user could not contact the assistance company and in case of Direct claim the below documents are required:

- 1- Full detailed medical report, past medical history
- 2- Original Invoices from the Service providers.
- 3- Copy of the travel insurance policy.
- 4- Copy of the passport showing entry date to the foreign country.

مکمل اور تفصیلی میڈیکل رپورٹ اور سابقہ طبی تاریخ ہسپتال یا سروس فراہم کنندہ کی اصل رسیدیں ٹریول انشورنس پالیسی کی کاپی پاسپورٹ کی کاپی جس پر بیرون ملک داخلے کی تاریخ درج ہو

All documents must be delivered to the travel agent in any country where ISA operates. All documents will be verified and, if the case is covered, the amount covered will be refunded under the terms of the document

دستاویزات جمع کرانے کا طریقہ کے ٹریول ایجنٹ کو جمع ISA تمام دستاویزات کسی بھی ملک میں موجود کام کر رہی ہو۔ ISA کروائیں جہاں تمام دستاویزات کی تصدیق کی جائے گی، اور اگر کیس کورڈ ہوا تو پالیسی کے مطابق قابل ادائیگی رقم واپس کر دی جائے گی۔

Other Documents may be required if relevant to the Case.

ضرورت پڑنے پر مزید دستاویزات بھی طلب کی جا سکتی ہیں۔

In case you wish to contact ISA claims, you may email us on: claims@isa-assist.com

کلیمز سے رابطہ کرنا چاہتے ہیں تو اس ای میل پر رابطہ کریں: claims@isa-assist.com



DECLARATION:

By purchasing or using this travel insurance policy, you acknowledge and agree that your personal data may be collected, processed, and shared as necessary for the purposes of providing insurance coverage, managing claims, and complying with legal and regulatory obligations. All personal data will be handled in accordance with applicable data protection laws and our Privacy Policy.

اعلان:

من ٹریول انشورنس پالیسی کو خریدنے یا استعمال کرنے سے آپ اس بات سے اتفاق کرتے ہیں کہ آپ کا ذاتی ڈیٹا انشورنس کوریج فراہم کرنے، کلیمز کو منظم کرنے اور قانونی تقاضے پورے کرنے کے لیے جمع، استعمال اور شیئر کیا جا سکتا ہے۔ تمام ذاتی معلومات کو متعلقہ ڈیٹا پروٹیکشن قوانین اور ہماری پرائیویسی پالیسی کے مطابق محفوظ رکھا جائے گا۔



HOW CAN WE HELP?

The ISA Assist app is a convenient tool designed to provide support and assistance to travelers. With its easy-to-use features, you can easily access emergency services and medical providers abroad, contact our assistance center, and file claims from the palm of your hand.

ISA ASSIST

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