

## Travel insurance Policy Schedule

Policy No. : 6810200074507  
The Insured Name : BASIL ELGHANDOUR  
Insured Passport No. : A27099798  
National ID No. : 30606028800215  
Insurance Period : from 2025/04/19 To 2027/10/04  
Territorial limit : Worldwide Excluding Egypt  
Cover Limit : 30,000 Euro (Thirty Thousands Euro )




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### Benefits

Emergency Medical expenses and hospitalization costs.	30,000€ or its equivalent in other currencies, With an excess of 100€ or its equivalent in other currencies.
Transportation or repatriation in the event of illness or accident sustained by the Insured during the course of a trip.	Actual expenses
Repatriation of mortal remains.	Actual expenses

### Premium Calculations

#### EGP Currency

	Net premium	290.00
	1/2 Propotional Stamp	2.90
	Dimensional Stamp	2.90
	Supervision fees	1.74
	Filing fees	0.29
	Policyholders' fund	0.58
	Issuance fees	1.59
Total Premium		300.00
####Three Hundred Egyptian Pound Only. ####		

### Important information for the insured during the trip:

1-If you encounter health problems while traveling within the limits of this policy, you can immediately contact one of the numbers shown below, please state clearly the name, number of the issued policy, and the type of assistance or service to be performed.

### 2-Emergency phone is available 24 hours, 365 days a year:

- Worldwide : +202 22704322
- Europe : +4 41444 39 0344
- USA & Canada : +1 410 202 2400
- Website : [www.egyptassist.com](http://www.egyptassist.com) E-mail: [assist@egyptassist.com](mailto:assist@egyptassist.com)

You can also communicate with us by e-mail or any other method approved by the medical assistance company.

Issued : 2025/04/19

Issued by Ahmed Taha Mohamed Atiaa

Printing Date : 2025/04/26 Time : 18:36:24

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## General Conditions

In consideration of payment of the insurance premium set out in the policy schedule and in reliance upon the personal information of the insured whose name is mentioned in the policy schedule, that was submitted to the **Egyptian Pool for Travel Insurance** (hereinafter referred to as "the Pool") and that are stated in the passport, which is considered the basis of contracting and an integral part of this policy, and according to definition, terms, conditions, clauses, exclusions contained in the policy or its endorsements, the Pool agrees to indemnify the insured or the beneficiaries in the manner and within the limits stated hereunder. The Pool provides immediate emergency assistance to the insured if he/she is exposed during the insurance period to any sudden accident or contingent disease during the travel trip outside the Arab Republic of Egypt, subject to terms, conditions, clauses, exclusions and the limits of coverage that are stated in this policy or its endorsement.

It is known and agreed upon that the insurance coverage granted under this policy is valid only for trips that do not exceed 90 consecutive days during the passport validity period, while staying or travelling abroad that exceeds 90 days in a single trip is excluded from the scope of the policy coverage.

The Pool is not liable for any claim for those aged under 30 days or over than 85 years at the time of the accident, illness or death.

### Definitions:

1-**The Insured:** The policy holder whose name appears in the policy schedule.

2-**The Pool:** The Egyptian Pool for Travel Insurance

3-**Usual Country of Residence:** The Arab Republic of Egypt.

4-**The Doctor / Therapist:** The doctor who is visited by the insured in case of accident or illness, whether in the hospital or the doctor's private clinic.

5-**The Pool's Doctor:** The doctor who is appointed by the Pool to follow up the insured's condition or the medical assistance company doctor.

6-**Insurance Period (Duration):** Any period during which the insured will be travelling abroad for no more than 90 consecutive days per single trip during the validity of his passport

### Coverages:

#### 1-Medical expenses and hospitalization:

If the insured suffers from a contingent disease (**including Corona virus disease (Covid-19)**) or an accident, the pool pays the usual and reasonable costs of hospitalization and treatment inside or outside the hospital, including surgeries or medical fees and medicines prescribed by the doctor.

The Pool's maximum liability per person is: **30,000€** (thirty thousand Euro) or its equivalent in other currencies subject to an excess of **100€** or its equivalent in other currencies for each and every claim

#### 2-Transportation or repatriation in the event of illness or accident sustained by the Insured during the course of a trip: -

If the insured suffers a contingent disease, an accident, or sudden illness the Pool will take charge of transferring or repatriating the insured to a properly equipped health center or to his/her usual country of residence (as decided by the therapist or the Pool's doctor). The transfer to any medical center in the country of residence is in all cases to be decided by the Pool's doctor or any other doctor appointed in coordination with the treating medical center.

#### 3-Repatriation of mortal remains:

In the event of the death of the Insured, the Pool bears the actual costs of repatriation the body to the place of interment in usual country of residence.

### All insurance coverages are subject to the limits specified in the policy schedule

### General Conditions

1. For filing any claim, it is considered a precondition for the Pool's liability that the insured complying all the terms and conditions of this policy.

2. In case of any claim under this policy, the insured has to: Contact the medical assistance company by phone as soon as possible to notify any claim and specify the type of assistance needed. Declare all information related to the claim at his own expenses.

-Not admit any liability or pay any claims or make payment promise of any kind

3-The Pool will not be responsible of refunding any medical expenses that the

Insured claims to recover without obtaining prior approval from the Pool or from the medical assistance company mentioned in the policy schedule. The insured is obligated to submit all official bills and medical reports to the pool.

### 4-Forfeiture:

The Pool has the right to cancel this Policy immediately in the following cases:

- The insured or his representative violates laws or regulations if this violation involves intentional felony or misdemeanor.
- If any claim or declaration shall in any respect be false or fraudulent or if fraudulent means or devices are used by the insured person or any one acting on his / her behalf to assert rights to benefits.

All benefits and premium shall in such a case be forfeited.

### 5-Jurisdiction:

This Policy and any dispute or controversy arising out of or in connection with it shall be subject to, governed by and construed in accordance with the Egyptian Law. The Egyptian courts within the geographical area of the entity that issued this policy shall be the only competent bodies to deal with such matter.

### 6-Time Bar Clause:

The coverage under this policy is subject to the limitations period in accordance with the article (752) of the Egyptian Civil Law.

### General Exclusions:

This policy does not cover claims arising from:

- 1-The bad faith of the insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions.
- 2- Acts or behavior arising from the insured being in a state or act marred by insanity or dementia, or loss of self-control due to mental illness or suicide.
- 3- Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric or geological phenomenon.
- 4-Terrorism, mutiny, riot or civil commotion.
- 5-Injury or illness that occurs as a result of events or actions of the armed forces or security forces in peacetime.
- 6-Wars, with or without prior declaration, and any conflicts or international interventions.
- 7-Nuclear radiation.
- 8-Any injury or disease that afflicts the insured while participating in competitions, bets, challenges, or in cases of legitimate defense.
- 9-Chronic or pre-existing diseases or injuries.
- 10-The insured's participation in competitions, sports, games, tests and training.
- 11-Engaging in the following sports: motor racing or motorcycle racing, hunting, horse riding, boxing, parachuting, hot air ballooning, navigation in international waters in craft not intended for the public transport and underwater diving.
- 12- Injuries or diseases that occur as a result of practicing sports activities
- 13-Permanently residing abroad, students and scholars abroad.
- 14-The use of means of transport not authorized for the public transportation of travelers.
- 15-The services arranged by the Insured on his/her own behalf, without pre-approval or consent of medical assistance company, except in the case of urgent necessity.
- 16-Illnesses or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription.
- 17-Prosthetic devices, glasses, contact lenses, hearing aids and artificial limbs
- 18-Pregnancy and childbirth care and related conditions, including medical services and supplies.
- 19-Cases of illegal travel or travel through illegal means.
- 20-Countries subject to travel banning or travel restrictions by any relevant authority.
- 21-Travelers for pilgrimage (Hajj & Oumrah).
- 22-The Pool will not provide assistance or indemnity for the following:
  - \*Cases that had commenced before this insurance comes into force
  - \*Travelling for receiving medical treatment.
  - \*None approved cases if the Insured had been under treatment or medical supervision during the twelve months prior to the start of the trip.
  - \*Medical expenses in the Insured usual country of residence.