



Travel Pass

Benefits and limits in US Dollars	Worldwide	Worldwide excluding US, CA, AU & JP	MENA Countries ¹
Medical Services & Benefits	Limits up to		
Medical expenses incurred during hospitalization	\$150,000	\$100,000	\$50,000
Emergency medical evacuation	\$1,000,000	\$1,000,000	\$1,000,000
Emergency medical repatriation	\$1,000,000	\$1,000,000	\$1,000,000
Transportation of mortal remains	\$1,000,000	\$1,000,000	\$1,000,000
Compassionate visit	\$10,000	\$10,000	\$10,000
Return of minor children	\$10,000	\$10,000	\$10,000
Convalescence expenses	\$1,000	\$1,000	\$1,000
Sea & Mountain search & Rescue	\$25,000	\$20,000	\$10,000
Dental emergency due to accident	\$600	\$300	N/A
Medical Assistance			
Telephone medical advice, Arrangement of hospital admission, Monitoring of medical condition during and after hospitalization, Medical translation service, Delivery of essential medicine	Free service		
Travel Assistance			
Loss of Passport	\$500	\$300	\$100
Luggage Delay	\$350	\$350	\$350
Luggage Loss	\$30/kg up to 40 Kg	\$20/Kg up to 40 Kg	\$20/Kg up to 20 Kg
Flight Delay	\$250	\$150	\$100
Trip Curtailment	\$800	\$400	\$200
Trip Cancellation	\$5,000	\$5,000	\$3,500
Legal Consultancy Expenses	\$5,000	\$2,000	\$1,000
Catastrophe	\$1,000	\$500	\$250
Inoculation and visa requirement information/Embassy referral, Lost luggage/Passport assistance, Legal referral/Arrangement of appointment with lawyers, Emergency		Free service	
traveling service assistance, Emergency interpreting assistance, Emergency document delivery			
Personal Accident Common Carrier			
Accidental Death	\$50,000	\$30,000	\$25,000
Personal Liability			
Material Damage	\$25,000	\$15,000	\$5,000

Period Up to			Prices in \$		
		Worldwide	Worldwide excluding US, CA, AU & JP	MENA Countries	
5	Days	24	14	10	
7	Days	26	16	12	
10	Days	27	18	15	
15	Days	32	21	18	
21	Days	37	25	21	
32	Days	41	27	24	
62	Days	61	45	42	
92	Days	90	61	55	
184	Days	124	95	75	
One Year (90 days	/trip)	300	190	140	
One Year (90 days/	year)	182	120	95	
Two Years (90 days/	vear)	390	240	190	

Age	Premium conditions
up to 16Y	Divide by 2
17Y-70Y	Standard
71Y-75Y	Multiply by 1.5
76Y-80Y	Multiply by 2
81Y-85Y	Multiply by 4

Deductibles				
Age bracket	Worldwide	Worldwide Excl./MENA		
0-70 years	\$100	\$100		
71-75 years	\$250	\$250		
76-80 years	\$3,000	\$1,500		
81-85 years	\$5,000	\$3,000		

a- Maximum allowed stay outside country of residence: 92 days per trip

b- Winter/Summer sports activities: load rates by 50% (allowed up to age 70 years only)

c- Remove deductible: increase price by 15% (allowed up to age 70 years only)

¹ Algeria - Armenia - Bahrain - Cyprus - Egypt - Georgia - Iran - Iraq - Jordan - Kuwait - Lebanon - Libya - Morocco - Oman - Palestine - Qatar - Saudi Arabia - Syria - Turisia - Turkey - United Arab Emirates - Yemen





Travel Elite

Benefits and limits in US Dollars	Elite Worldwide	Elite Worldwide excl. US, CA, AU & JP	Elite MENA ¹
Medical Services & Benefits	Up to		
Medical expenses incurred during hospitalization	250,000	200,000	150,000
Emergency medical evacuation	1,000,000	1,000,000	1,000,000
Emergency medical repatriation	1,000,000	1,000,000	1,000,000
Transportation of mortal remains	1,000,000	1,000,000	1,000,000
Compassionate visit	10,000	10,000	10,000
Return of minor children	10,000	10,000	10,000
Convalescence expenses	1,000	1,000	1,000
Sea/Mountain search & Rescue	25,000	20,000	10,000
Dental emergency due to accident	2,000	1,500	1,000
Medical Assistance			
Telephone medical advice , Arrangement of hospital admission, Monitoring of medical condition during and after hospitalization, Medical translation service, Delivery of essential medicine	Free service		
Travel Assistance			
Loss of Passport	500	300	100
Luggage Delay	1,000	750	500
Luggage Loss	50/kg up to 40 Kg	40/Kg up to 40Kg	30/Kg up to 30Kg
Flight Delay	1,000	800	600
Trip Curtailment	2,000	1,500	1,000
Trip Cancellation	15,000	12,500	10,000
Legal Consultancy Expenses	5,000	2,000	1,000
Catastrophe	1,000	1,000	1,000
Inoculation and visa requirement information/Embassy referral, Lost luggage/Passport assistance, Legal referral/Arrangement of appointment with lawyers, Emergency traveling service assistance, Emergency interpreting assistance/Interpreter referral, Emergency document delivery	·		
Flight Overbooking	1,000	750	500
Missed Events	750	500	250
Personal Money	1,500	1,000	500
Personal Electronic items (laptop, tablet, mobile phone, etc.)	1,500	750	250
Life & Personal Accident Common Carrier			
Accidental Death	100,000	75,000	50,000
Personal Liability			
Material & Bodily Damage	100,000	75,000	50,000

	Prices in \$		
Period up to	Elite Worldwide	Elite Worldwide excluding US, CA, AU & JP	Elite MENA
5 Days	35	20	15
7 Days	42	25	18
10 Days	50	30	22
15 Days	64	40	36
21 Days	74	50	42
32 Days	82	54	48
62 Days	122	90	84
92 Days	180	122	110
184 Days	248	190	150
One Year	600	380	280
One Year (Multiple trip)	364	240	190

Ago	Premium conditions	Deductibles		
Age	Premium conditions	Elite WW.	Elite WW Excl./MENA	
up to 18Y	Divide by 2	\$100	\$100	
19Y-70Y	Standard	\$100	\$100	
71Y-75Y	Multiply by 1.5	\$250	\$250	
76Y-80Y	Multiply by 1.5	\$1,000	\$500	
81Y-85Y	Multiply by 2	\$1,500	\$1,000	

- a- Maximum allowed stay outside country of residence: up to the policy duration
- **b- Winter/Summer sports activities:** load rates by 50% (allowed up to age 70 years only)
 - Remove deductible: increase price by 15% (allowed up to age 70 years only)
- d- Upgrade Trip Curtailment to become up to \$7,500: increase price by 10%

¹ Algeria - Armenia - Bahrain - Cyprus - Egypt - Georgia - Iran - Iraq - Jordan - Kuwait - Lebanon - Libya - Morocco - Oman - Palestine - Qatar - Saudi Arabia - Syria - Turisia - Turkey - United Arab Emirates - Yemen





Covid-19 Plus - Check & Cash Payment

	Silver	Silver Plus	Platinum	
Geographical Coverage	Worldwide excluding USA, Canada, Australia, & Japan	Worldwide excluding USA, Canada, Australia, & Japan	Worldwide	
Medical Services & Benefits		Up To		
Medical expenses incurred during hospitalization	\$70,000	\$100,000	\$150,000	
Medical expenses (Related to Covid-19)	\$35,000	\$50,000	\$75,000	
Emergency medical evacuation	\$1,000,000	\$1,000,000	\$1,000,000	
Emergency medical repatriation	\$1,000,000	\$1,000,000	\$1,000,000	
Transportation of mortal remains	\$1,000,000	\$1,000,000	\$1,000,000	
Compassionate visit	\$10,000	\$10,000	\$10,000	
Return of minor children	\$10,000	\$10,000	\$10,000	
Convalescence expenses	\$1,000	\$1,000	\$1,000	
Dental emergency due to accident	\$500	\$500	\$750	
Sea & Mountain Rescue	\$25,000	\$25,000	\$50,000	
Quarantine Expenses (per day up to 14 days)	\$70	\$70	\$70	
Medical Assistance				
Telephone medical advice				
Arrangement of hospital admission				
Monitoring of medical condition during and after		Free service		
hospitalization		Free Service		
Medical translation service				
Delivery of essential medicine				
Travel Assistance				
Loss of Passport	\$100	\$300	\$500	
Luggage Delay	\$250	\$300	\$500	
Luggage Loss per Kg up to 40Kg	\$15	\$20	\$25	
Flight Delay (up to 4 hrs.)	\$100	\$150	\$250	
Trip Cancellation (up to 70 years only)	\$2,000	\$4,000	\$5,000	
Trip Curtailment	\$100	\$250	\$500	
Changes in Ticket/Postponed Flight		\$100		
Emergency traveling service assistance		Eron comico	·	
Emergency interpreting assistance		Free service		
Personal Accident Common Carrier				
Death due to accident	\$25,000	\$50,000	\$75,000	

	Prices in \$					
Destadous se	Sil	ver	Silve	r Plus	Plus Platinum	
Period up to	CHECK	CASH	CHECK	CASH	CHECK	CASH
7 Days	\$22	\$10	\$29	\$15	\$55	\$35
15 Days	\$29	\$14	\$37	\$20	\$65	\$45
32 Days	\$37	\$20	\$45	\$25	\$90	\$60
62 Days	\$65	\$38	\$77	\$45	\$120	\$93
92 Days	\$90	\$55	\$111	\$65	\$180	\$135
184 Days (Multiple trip)	\$122	\$72	\$145	\$85	\$280	\$188
184 Days (Consecutive Stay)	\$208	\$122	\$246	\$145	\$510	\$320
One Year (Multiple trip)	\$240	\$140	\$280	\$160	\$590	\$370
One Year (Consecutive Stay)	\$376	\$200	\$452	\$250	\$980	\$600

A	Drawium conditions Deduc		ctible	
Age	Premium conditions	Silver/Silver Plus	Platinum	
Up to 12	Divide by 2	Nil	Nil	
Age up to 65	Standard	Nil	Nil	
Age 66 to 70	Multiply by 1.5	\$300	\$450	
Age 71 to 75	Multiply by 2	\$1,500	\$2,000	
Age 76 to 86	Multiply by 4	\$3,000	\$4,000	

- Winter/Summer sports activities: load rates by 50% (allowed up to age 70 years only)
- Remove deductible: increase price by 15% (allowed up to age 70 years only)
- The person should present PCR negative test upon arrival to the airport in order to be covered
- Covid19 Claims in Lebanon are covered at Rafic Al HARIRI hospital on Direct Billing





Covid-19 Safe (Inbound)

Geographical Coverage	Lebanon
Medical Services & Benefits	Up To
Medical expenses incurred during hospitalization	LBP 40,000,000
Medical Assistance	
Telephone medical advice	
Arrangement of hospital admission	
Monitoring of medical condition during and after hospitalization	
Medical translation service	
Delivery of essential medicine	Free service
Travel Assistance	
Emergency traveling service assistance	
Emergency interpreting assistance	
Emergency document delivery	

	Prices	in USD
Period up to	LEBANESE & N	ION-LEBANESE
Age	up to 59Y	60Y till 85Y
32 Days	\$20	\$40
62 Days	\$30	\$50
92 Days	\$35	\$70
120 Days	\$45	\$90
180 Days (multiple trip)	\$80	\$160
1 Year (multiple trip)	\$110	\$250

Additional Options	Discount
Lebanese Families (up to 5 individuals)	10%
Lebanese Families (above 6 individuals)	15%

For any Assistance	
Geographical Area	Number
Assistance in Lebanon	1534
Claims in Lebanon	01 480 999

- The person should present PCR negative test upon arrival to the airport/ Lebanese borders in order to be covered
- The cover is granted if the person got infected by corona virus during his stay in Lebanon
- Claims are covered at Rafic AI HARIRI hospital on Direct Billing