

Policy Number:	ITL/5239047/AE2024	Policy Issue Date:	01/08/2024
Plan Type:	Single and Multiple Entry	Validity Period:	30 days from date of entry into GCC (UAE, Oman, Bahrain, Kuwait, Qatar & Saudi Arabia)
Policy Holder:	MR PRAKASH PRAVEEN KUMAR GOVDINDASWAMY PRAKASH BABU	Date of Birth:	22/03/1970
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Cover	Policy Coverage
Covid-19 Emergency Medical Expenses	AED 25,000 limit per claim (ages 0-75 years at issue) AED 20,000 limit per claim (ages 76-80 years at issue) In all cases a 25% co-payment applies per claim

Please click [here](#) to access your Policy Wording which details full cover terms.

Important

All approved claims will be settled on a direct billing basis only. In order to have coverage under this policy, you must contact us immediately to be directed to the appropriate facility.

This policy provides coverage if you contract COVID-19 outside of your home area, during the period of insurance; it does not provide coverage for medical expenses or any other expenses that are not related to your positive diagnosis of COVID-19.

This Certificate of Insurance contains a Summary of Cover - please refer to the full Terms and Conditions contained in the Master Policy Document issued to you for full details, including important information regarding co-payment and other terms and conditions relating to your policy. If you were not provided with a copy of the Master Policy Document, please ask for a copy. You can also verify your cover by clicking [here](#). This policy does not cover pre-existing medical conditions, please refer to the Master Policy Document for full details of the terms and conditions to ensure this insurance meets your needs.

If any of your personal details shown in this Certificate of Insurance are incorrect please contact us immediately so your details can be updated.

Cover will automatically be extended by up to 10 days to provide cover during the 10-day grace period allowed by the local authorities unless you have a 96-hour policy where this does not apply.

IMPORTANT: the 10-day grace period of the policy may only be utilised if you are within the grace period of the visa at the date of a claim.

Your cover will be effective from the date you enter the GCC (UAE, Oman, Bahrain, Kuwait, Qatar & Saudi Arabia) as stamped on your passport and will apply for the Validity Period stated above (number of days) provided you enter the GCC (UAE, Oman, Bahrain, Kuwait, Qatar & Saudi Arabia) within 70 days of the policy issue date shown on this certificate. If you become a GCC (UAE, Oman, Bahrain, Kuwait, Qatar & Saudi Arabia) resident of the country you are travelling to during the policy period then you will not have coverage under this policy from the issue date shown on your residency visa.

Should the need arise to extend your policy cover period as a result of extending your visa, please reach out to the agent/broker that issued your policy who may be able to arrange an extension in accordance with the below conditions. The option to extend the policy is not available if you have a 96-hour policy.

Policy extensions due to visa extensions

Please note that policy extensions are available under the following conditions.

1. The maximum duration for any policy extension is thirty (30) days.
2. The maximum number of policy extensions is two (2).
3. Any extension must carry the same coverage as the expiring policy (policy upgrades are not allowed).
4. If you wish to extend your policy, you must do so at the same time as the visa extension.
5. Coverage does not apply if, at the time of a claim, you are a GCC resident in the GCC country in which a claim occurs.

New policies due to change of visa status

Please note that you are eligible to purchase a new policy, due to a change of status, under the following conditions.

1. If you apply for a change of status visa, you are eligible to purchase a COVID-19 policy.
2. If you purchase a policy, other than a COVID-19 policy, due to a change of status, then you will not have coverage.
3. You must purchase a COVID-19 policy within 48hrs of the change of status approval, as shown on the change of status visa.
4. Coverage does not apply if, at the time of a claim, you are a GCC resident in the GCC country in which a claim occurs.

For Claims & 24hr Medical Assistance

All approved claims will be settled on a direct billing basis only. In order to have coverage under this policy, you must contact us immediately to be directed to the appropriate facility.

UAE 800 0357 02831 or +971 4 4365653 for emergency
International: +962 6500 8287
Email: travels@europ-assistance.com
Whatsapp: +962 7768 11108 for non-emergency

The Travel Insurance is underwritten by Alliance Insurance PSC, with services provided by Europ Assistance. It is very important that you read the policy wording carefully before you travel and make sure you understand exactly what is covered and what is not covered and what to do if you need to claim.



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