



## Health Insurance Certificate

Policy Information		Insured Person's Contact Information	
Insurance Plan	<b>Silver Worldwide (Except USA)</b>	Name	Sumaiya Qayyum Ghole
Number	<b>M17UT36502</b>	Telephone	
Issue Date	23-Nov-2022	Mobile	+971 19 8765452
Inception Date	23-Nov-2022	PP/DOB	V9095957 / 02-Nov-1999
Expiry Date	22-Nov-2023	Email	<a href="mailto:alraheeqtrvl@gmail.com">alraheeqtrvl@gmail.com</a>
Co-pay	20 % Max AED50	Agency Reference	
Network	Comprehensive		
Premium	<b>AED 2360.00</b>		
Dental	: <b>Covered up to USD 400</b>	Optical	: <b>Not Covered</b>
Beneficiary	: <b>Qayyum Zakariya Ghole</b>	Relationship	: <b>Brother</b>

### Schedule of Benefits

Medical Benefits	Sum Insured
Emergency Medical Expenses Deductible	\$50,000 \$100
Dental Care (per tooth limit \$200)	\$1,000
Emergency Medical Evacuation	Included in Emergency Medical Expenses
Personal Accident Benefits	Sum Insured
Accidental Death	\$25,000
Death Repatriation	\$5,000
<b>24 Hour Worldwide Assistance</b>	<b>Covered</b>

Claims Contact: American Home Assurance Company (Dubai Br.)  
Office Timings: 8:00am to 5:00pm, from Sunday to Thursday  
Tel: +971 4 509 6111 Fax: +971 4 601 4018

Assistance Department: For 24-7 global emergency assistance, please contact +1 817 826 7276

Application & Acceptance: American Home Assurance Company (Dubai Br.). Application is hereby made to the Insurance Company by the Insured for this policy, and attached wording under which insurance is provided, the Terms of which are approved and accepted by the Insured to take effect on the Date of Inception of the coverage following signature by the Applicant.

Terms & Conditions: This Certificate of Insurance forms part of the Terms and Conditions of the Travel Insurance Policy.

Compliance: **All plans have a minimum limit of USD 30,000 to cover the Emergency Medical requirement and repatriation.**

### Important

- Any pre-existing medical condition and/or ailments declared or undeclared will be excluded from the policy.
- The Insured Person must be a permanent resident of the United Arab Emirates.
- This Policy will not cover any loss, injury, damage, or legal liability caused by, sustained or arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region and travel in, to, or through Afghanistan or Iraq.
- If the Annual Multi-trip Duration is selected, then the Policy is valid for an unlimited number of trips subject to a maximum of 90 days per trip. •
- If no Beneficiary is nominated by the Insured Person, then the Beneficiary will be the legal heir of the Insured Person.
- Children are covered up to 10% of the Insured Person sum, insured up to a maximum of \$10,000 under Accidental Death benefit.

Issued by Deepti Malusare on behalf of GRIFFIN TRAVEL for & on behalf of American Home Assurance Company (Dubai Br.).

**Signed for and on behalf of American Home Assurance Company (Dubai Br.)**



Authorized Signatory  
Michael Jensen

Registered under UAE Federal Law No. 6 of 2007.  
Insurance Authority No. 79.  
Commercial License No. 613392.