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Call **+971-4-438-7602**  
Email [MEAServices@aetna.com](mailto:MEAServices@aetna.com)

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# Travel

## Benefits Schedule

**2019**  
USD

For plans starting on or after 1 March 2019



# At a glance



## Benefits

### Medical benefits

Up to 3,400,000 USD

### Loss of deposits, cancellation or curtailment

Up to 5,100 USD

### Travel delays

Up to 255 USD

### Missed departures and travel disruption

Up to 1,700 USD

### Hijack

Up to 2,550 USD

### Baggage and personal effects

Up to 3,400 USD

### Delayed baggage

Up to 170 USD

### Loss of money

Up to 850 USD

### Loss of passport and travel documents

Up to 850 USD

### Excess

This is the total you'll need to pay towards each claim and applies to all benefits, except where explicitly stated in sections:

**3** Travel delays, **5** Hijack and **7** Delayed baggage.

42.50 USD

# Good to know

## Eligibility

You're covered for worldwide trips up to 180 days at a time when you take out a Travel plan with a Pioneer plan or Summit plan.

You're not covered for any medical conditions you had within the 24 month period before you booked a trip or joined the plan.

## Yearly premiums

Ages 0–21	Ages 22–79
80 USD	215 USD

These premiums don't include Insurance Premium Tax (IPT), other local taxes or any taxes that apply in your country of residence.

If you're over 79 at your plan renewal date, we'll give you a quotation for your renewal premium.

# What's covered

## 1 Medical benefits

Inpatient, daycare and outpatient treatment needed for any one or more medical conditions you suffer during a trip.

Reasonable additional accommodation costs that you have to pay if you can't return to your country of residence due to a medical condition.

Economy class travel costs to return you to your country of residence if you cannot return as originally booked due to a medical condition.

If the member is under the age of 18, we'll pay the following costs for a parent or legal guardian:

- Hospital accommodation to stay with the child if they're receiving inpatient treatment.
- Reasonable accommodation costs for them to stay with the child if they can't return to their country of residence and the child's accommodation costs are covered in this section.
- Economy class travel costs to accompany the child, if the child is unable to return to their country of residence as originally booked and the child's travel costs are covered in this section.

Dental treatment needed for the immediate relief of dental pain you suffer during a trip.

✓  
Paid up to  
3,400,000 USD  
in each plan year

✓  
Paid up to  
1,700 USD  
for each trip

## 2 Loss of deposits, cancellation or curtailment

You'll be paid for the loss of irrecoverable deposits, pre-payments and any other travel or accommodation costs if your trip has to be cancelled or curtailed as a direct result of any one or more of the following that happens after a trip is booked:

- your death
- a medical condition you suffer from
- the death of, or a medical condition suffered by:
  - the person you're travelling with, or had arranged to travel with, or
  - a close family member.
- you, the person you're travelling with, or the person you had arranged to travel with:
  - having to attend jury service,
  - having to attend as a witness in a court of law under subpoena, or
  - being restricted by compulsory quarantine.
- A listed natural disaster or similar force majeure

The amount that'll be paid for cancellation claims is limited to the scale of cancellation charges shown in the booking conditions of your trip, as supplied by your travel agent or operator when you booked the trip.

✓  
Paid up to  
5,100 USD  
for each trip

## 3 Travel delays

A cash payment for each full 12 hours that you're delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown, or public transport failure.

✓  
Paid up to  
(each full 12 hours)  
85 USD  
Paid up to  
(each trip)  
255 USD

Excess

Not applicable

## 4 Missed departures and travel disruption

Additional travel and accommodation costs **you** have to pay to connect with your group or tour, or reach your final destination, if **you** miss your original departure because of:

- adverse weather conditions,
- mechanical breakdown, or
- failure of the **public transport** that **you** were using to reach **your** point of departure.

✓  
Paid up to  
1,700 USD  
for each **trip**

## 5 Hijack

A cash payment for each full 24 hours that **you**'re unable to reach your destination because your transport is hijacked.

✓  
170 USD  
paid for each full  
24 hours, up to  
2,550 USD

### Excess

Not applicable

## 6 Baggage and personal effects

Damage to, loss of or theft of your baggage or personal effects that happens:

- when **you** send them in advance, up to 24 hours before the departure date shown on your itinerary, or
- during your **trip**, to property that **you** take with **you** or buy during your **trip**.

**You**'ll be paid the **intrinsic value** of your property, or the cost to repair or replace it, whichever is less.

We'll pay a maximum of 510 USD for any one item, or pair or set of articles.

✓  
Paid up to  
(each **trip**)  
3,400 USD

## 7 Delayed baggage

Costs of essential toiletries and clothing, if your baggage is delayed on your outward journey for 12 or more hours from the time of your arrival.

✓  
Paid up to  
(each **trip**)  
170 USD

### Excess

Not applicable

## 8 Loss of money

The value of any cash, traveller's cheques or postal or money orders that are stolen or accidentally lost during your **trip**.

✓  
Paid up to  
(each **trip**)  
850 USD

## 9 Loss of passport and travel documents

Costs of replacing travel documents if they are lost or stolen during your **trip**. This includes the cost to replace one passport.

This **benefit** also covers any additional accommodation and travel costs that **you** have to pay during your **trip** to replace the travel documents.

✓  
Paid up to  
(each **trip**)  
850 USD

## Exclusions and other terms

Your cover and **claims** are subject to the terms and conditions in your Handbook (The details) as well as these extra Travel terms below.

- **We** may move **you** from one **hospital** to another to continue **treatment** if **we**, or your doctor, believe it is safe to do so.
- If your plans to return home change and **you're** likely to incur charges, **you** must tell **us** before **you** make the arrangements as **we** may not be able to reimburse **you** if **you** don't.
- If **you're** claiming for a missed departure, **you** must have planned to arrive at your departure point before the earliest scheduled check-in time and give **us** a written report from the carrier, the police or the relevant public transport authority, confirming the delay and its cause.
- If **you're** claiming for a delayed departure or delayed baggage, **you** must provide **us** with a written report from the carrier with details.
- **You** must take care of your property at all times and take all practical steps to recover any property that's lost or stolen.
- **You** must report any theft, suspected theft or loss to the local police within 24 hours and obtain a police report.
- **You** must report any loss of, or damage to, your property during your journey both to the carrier and obtain a written report from them.
- **You** must keep any damaged property **you're** claiming for as **we** may ask **you** to send it to **us**. If **we** do, **you're** responsible for paying postage. If **we** reimburse the full value of the item after a **claim**, it'll become **our** property. **We** may discharge any of **our** legal responsibilities under this **plan** by replacing or repairing any property that's lost or damaged.
- If **you're** claiming because your transport was hijacked, **you** must send **us** the police report.
- If the total cost of a **claim** for a **trip** is more than its original, **we** won't pay any more than the original cost.

Your Travel **plan** doesn't cover **claims** for:

- **trips** made for the specific purpose of receiving **treatment**,
- any **treatment** that's not immediately necessary and can wait until **you** return to your **country of residence**,
- a strike or industrial action taking place or publicly declared on or before the date **you** book your **trip**,
- any person, organisation or company becoming insolvent or unable or unwilling to fulfil their obligation to **you**,
- visas and any reasonable costs in connection with your **trip**,
- loss, damage or expenses for travelling to an area that the government has advised against travelling to, or
- loss due to customs or any authority legally taking or destroying your property.

## Cancellation or curtailment of your trip

We won't pay if:

- **you** knew **you** may have to cancel or cut short your **trip** when **you** joined the **plan** or booked the **trip**,
- **you** decided not to travel, enjoy your **trip** or not travel because **you** couldn't afford it,
- **you** cancelled because of an act of terrorism or the threat of an act of terrorism, unless the government advised against travelling to the area, or
- **you** failed to tell your travel agent, tour operator, accommodation provider or carrier as soon as **you** knew **you** had to cancel your **trip**.

## Damage

We can't cover **claims** for:

- damage caused by moth, vermin, atmospheric conditions or climactic conditions,
- damage caused by any cleaning, repair or restoration,
- damage caused by leaking powder or fluid in your baggage,
- damage to clothing or sports equipment when **you're** using it,
- wear and tear, or gradual deterioration,
- mechanical or electrical breakdown of your property,
- breakage of fragile items including china, glass and sculptures,
- loss or damage to contact or corneal lenses,
- loss of or damage to stamps, documents, deeds, manuscripts or securities of any kind, or
- loss of or damage to goods, samples or tools hired or held in trust by **you** that **you** don't own.

## Leaving your baggage

We can't cover **claims** when **you** leave your baggage:

- with a person **you** haven't met before,
- in a public place where it can be taken without **you** knowing, or
- at a distance where **you** can't stop it from being taken.

## Loss or theft

We can't cover **claims** for any of the following that are not personally carried by **you**, unless they were checked in and in the custody of your carrier, secured in the locked boot or glove compartment of a vehicle or held in a safe or deposit box that's not in your room or apartment:

- cash, traveller's cheques, and postal or money orders,
- travel documents including passports,
- photographic, audio, video, computer and electrical equipment of any kind,
- mobile phones, spectacles and sunglasses,
- binoculars and telescopes,
- musical instruments,
- antiques, fine art, furs, leather goods and animal skins,
- watches, jewellery and any items made of or containing gold, silver, precious metals, or precious and semi-precious stones, or
- any extra value an item had because it was part of a pair or set.

## Pregnancy

We can't cover **claims** when:

- you're travelling against medical advice,
- you're 26 weeks or more into your pregnancy when you start your trip,
- you're 34 weeks or more into your pregnancy, unless you started your trip when you were 26 weeks or more into your pregnancy and you planned to complete it before the end of week 33 but were unable to do so due to circumstances beyond your control,
- there have been complications relating to your pregnancy before your trip,
- it's a multiple pregnancy, or
- the pregnancy is the result of an assisted conception.

## Shortages

We won't pay for shortages due to:

- loss of value, including wear and tear,
- error or omission leading to incorrect bookings,
- exchanges, including switching hotels and travel arrangements,
- changes in exchange rates, or
- government regulations or acts and currency restrictions.

## Travel agent, tour operator, accommodation provider and other providers

We won't pay:

- any costs you need to pay the travel agent, tour operator, accommodation provider or other provider,
- any costs arising from your provider's neglect or failure to act,
- any costs for proceedings you take against a provider,
- any unused accommodation, activities or travel arrangement or administration costs that your provider charges for refunds from cancelling your trip, or
- any extra charges they make against you.

## Underwriting terms

We won't cover costs for **medical conditions** that existed within the 24-month period before the date of booking a trip, or your **date of joining** (as shown in your **Certificate of Insurance**), whichever is later. We will consider a **medical condition** as pre-existing should one or more of the following have applied within the 24-month period:

- the condition clearly showed itself
- you had signs or symptoms of the condition,
- you asked for advice about the condition,
- you needed or received **treatment** for the condition, or
- to the best of your knowledge, you were aware you had the condition.

All cover provided under this Benefits Schedule is subject to the terms of your plan documents.

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