

# NOOR TRAVEL TAKAFUL PROTECTION



a product of  
NOOR TAKAFUL نور التكاful





**This Contract is for residents of UAE for travel outside of UAE**

**Important Telephone Numbers:**

24hr emergency medical assistance

(for medical emergencies or curtailment requests): UK +44 20 82393948

Claims (Reimbursements) : UAE +971 4 4268966

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## 1. PREAMBLE TO THE TAKAFUL CONTRACT

*In the Name of Allah the Most Gracious the Most Merciful*

### Participation in Takaful Scheme

Takaful is a scheme based on joint-guarantee, brotherhood, solidarity and mutual cooperation among a group of people called participants to help and provide financial assistance to each other. The objective of the scheme is to provide financial protection to The Participants through the principles of Takaful which encourage people to co-operate and help one another for a good cause as embodied in the teaching of Islam.

*"...Help ye one another in righteousness and piety, but help ye not one another in sin and rancor.."  
(Al-Maidah, verse 2)*

In line with this concept The Participant shall agree to contribute a sum of money called Takaful Contribution into a common takaful fund called General Takaful Fund (hereinafter called GTF). With the payment of The Takaful Contribution, The Participant shall be entitled to the benefits provided under the terms and conditions of The Takaful Certificate in accordance with the Islamic Shari'a principles of co-operation, mutual help and joint indemnity.

The Company, as a scheme manager, acts as an agent (wakeel) in managing the takaful operations on behalf of all The Participants. In return, The Company is entitled to a wakalah fee which is deducted from The Takaful Contributions paid by The Participant. The amount of wakalah fee is declared explicitly to the Certificate Holder in The Takaful Certificate Schedule. All The Company's administration and management expenses such as marketing and promotions, sales agency commission, brokerage fee, staff salary, rentals etc. are paid from the wakalah fee.

The GTF shall be used for payment of claims to The Participants who are eligible in accordance with the terms and conditions of The Takaful Certificate. The Takaful Contributions used for claims payment are considered as Tabarru' for the purpose of solidarity and mutuality as embodied in the principle of Takaful. The Participant authorizes The Company to secure retakaful protection whenever necessary to safeguard the GTF. All related takaful expenses such as payment to retakaful, claims investigations and allocation for reserves shall also be deducted from the GTF.

### Investment

The Company shall deal exclusively with managing and investing the assets of the GTF and surplus there from in accordance with the Shari'a principles as guided by its Shari'a Supervisory Board. The Company undertakes to invest these assets separately from its own assets and free from any liens of its own creditors. Pursuant to, and in full accordance with the approval of the Shari'a Supervisory Board, The Company may take a share of up to 10% of the investment return, and the balance shall be credited to the GTF. Any losses due to investment and business risks as recognized under the Shari'a rulings and associated with market conditions are entirely borne by the GTF. In conformity with rulings of the Shari'a,



The Company shall be liable for any proven loss to assets of the GTF if such loss is due to the act of breach of trust or negligence on part of The Company.

### **Distribution of Surplus**

As provided in the Principle of Takaful, if at the end of the financial year of The Company there is a net surplus in the GTF, the Certificate Holder as The Participant shall be entitled to its share of the surplus. The surplus from the GTF is calculated according to actuarial principles and in proportion to the contributions retained in the GTF after retakaful and wakala fees.

The Company shall distribute surplus from the GTF as set out below:

- The entitlement of the Certificate Holder to the surplus shall be determined by taking into consideration all the claims incurred under the Takaful Certificate during the financial year and after making appropriate provisions for reserves.
- If the above is less than the amount of Takaful Contribution earned during the financial year under the Takaful Certificate, the Certificate Holder shall be entitled to the share of surplus on the amount of the difference between the Takaful Contribution and the claims and provisions above.

The Certificate Holder will be notified of its share of the surplus. If the Certificate Holder fails to collect or cash the surplus within a period of 5 years from the date written on the aforementioned notification of surplus, then the Certificate Holder shall be considered to have forfeited its right to the share of surplus. Surplus forfeited shall be transferred to a reserve account under the GTF. Should the Certificate Holder withdraw from the Scheme before the Expiry Date of the Takaful Certificate, no surplus will be paid.

### **GTF Deficit**

In the event that the GTF is insufficient to meet its takaful obligations, The Company shall grant an interest-free loan (al-qard hasan) from its standby capital as may be required by the authorities. This loan shall be repaid from future surpluses of the GTF.

The whole scheme shall be governed by the principles and provisions of the Shari'a as advised by The Company's Shari'a Supervisory Board.

## **2. IMPORTANT TAKAFUL DEFINITIONS**

### **The Company**

Means, Noor Takaful General PJSC, which runs Takaful operations, for a fee as agreed, as an agent of The Participant for providing indemnity and making investments of The Takaful Contribution credited to General Takaful Fund (GTF) on terms and conditions as contained in The Takaful Certificate.



### **The Participant**

The person or entity as shown in The Schedule, who has entered into Takaful Contract with The Company to get indemnity for loss as per the provisions of The Takaful Certificate and to receive surplus of General Takaful Fund (GTF) on agreed terms.

### **The Takaful Scheme**

The Takaful Scheme is the contract between The Company and The Participant for providing indemnity for loss or damage and investment of funds of General Takaful Fund (GTF) as per the terms and conditions as contained in The Takaful Certificate.

### **The Takaful Certificate**

The Takaful Certificate is the document signifying the contract between The Company and The Participant and the terms and conditions contained therein shall be the sole basis of indemnity and benefits to The Participant.

### **The Schedule**

The Schedule contains the individual details of The Participant viz., name of Participant and Period of Takaful etc. and shall be an integral part of The Takaful Certificate.

### **The Takaful Contribution**

Means the amount paid by The Participant to The Company as a consideration for entering in to Takaful Contract, which is credited to General Takaful Fund (GTF) on terms as agreed.

### **The Limit of Liability**

Means the amount as shown in The Schedule against the Item 'The Limit of Liability' and shall be the maximum amount of indemnity to The Participant subject otherwise to the terms and conditions of The Takaful Certificate.

### **The Period of Takaful**

Means the period as shown in The Schedule during which the Peril Covered should occur in order to be eligible for indemnification under The Takaful Certificate.

### **Deductions**

Means any reduction or discount in Takaful Contribution allowed to The Participant.

### **Re-Takaful**

Means transfer of part or whole of the liabilities assumed by The Company under the Takaful Contract to any other Takaful Operator or Retakaful Operator.

## **3. SUMMARY OF COVER**



The following is only a summary of the main cover limits. You should read the rest of this contract for the full terms and conditions.

Cover	Travel Gold Plus / Travel Gold		Travel Plus	
	Worldwide / Excluding USA & Canada		Schengen & UK	
	Limit (up to)	Excess	Limit (up to)	Excess
<b>Cancellation or curtailment</b>	US\$ 3,000	US\$ 100	Not Applicable	
<b>Emergency medical and associated expenses</b>	US\$ 50,000	US\$ 100	US\$ 40,000	US\$ 75
- Transport and accommodation	US\$ 125 per day max US\$ 875	No excess	US\$ 125 per day max US\$ 875	No excess
- Funeral costs	US\$ 7,000	No excess	US\$ 3,500	No excess
- Dental	US\$ 1,000	US\$ 100	US\$ 750	US\$ 75
- Courier of medication	Courier costs	No excess	Not Applicable	
<b>Loss of travel documents</b>	US\$ 300	No excess	Not Applicable	
<b>Delayed personal possessions</b>	US\$ 250	No excess	Not Applicable	
<b>Personal possessions</b>	US\$ 1,000	US\$ 30	Not Applicable	
- Valuables	US\$ 500	US\$ 30	Not Applicable	
- Single item, pair or set limit	US\$ 250	US\$ 30	Not Applicable	
- Transfer of emergency funds	Arrangement costs	No excess	Not Applicable	
<b>Personal accident</b>				
- Death	US\$ 25,000	No excess	Not Applicable	
- Permanent loss of sight or limb	US\$ 12,500	No excess	Not Applicable	
- Permanent total disablement	US\$ 12,500	No excess	Not Applicable	
Maximum Per Event	US\$ 2,750,000	No excess	Not Applicable	



Cover	Travel Gold Plus / Travel Gold		Travel Plus	
	Worldwide / Excluding USA & Canada		Schengen & UK	
Missed Departure	US\$ 200	No excess	Not Applicable	
Delayed departure	US\$ 50	No excess	Not Applicable	
Personal liability	US\$ 100,000	US\$ 70	Not Applicable	
Emergency message relay	Up to 3 Messages	No excess	Up to 3 messages	No excess
<b>Business cover</b>				
- Replacement business associate	Reasonable cost	No excess	Not Applicable	
- Business Equipment	US\$ 500	US\$ 30	Not Applicable	
<b>Winter Sports Cover *</b>				
Ski Pack	US\$ 300	US\$ 100	Not Applicable	
Ski Equipment	US\$ 500	US\$ 30	Not Applicable	
Piste closure	US\$ 30 per day max US\$ 300	No Excess	Not Applicable	

\* optional

#### 4. IMPORTANT INFORMATION

Thank you for choosing Noor Takaful travel protection with us.

Your contract schedule shows the sections of the contract you have chosen, the individuals who are covered and any special terms or conditions that may apply.

It is very important that you read the whole of this contract before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If you need to contact us, you should call NoorTakaful General PJSC on:

Telephone 00971 4 4268966 or write to Head of Operations, NoorTakaful General PJSC Business central towers, 35th level, Media Center, Dubai, UAE. PO Box 49998

#### The company

Your Noor Takaful travel protection is underwritten by NoorTakaful General PJSC.

#### How your contract works



Your contract and contract schedule is an agreement between you and us. We will pay for any claim you make which is covered by this contract and happens during the period of coverage.

Unless specifically mentioned the benefits and exclusions within each section, apply to each person protected. Your contract does not cover all possible events and expenses.

Certain words have a special meaning as shown under the headings 'Important Takaful definitions' and 'Definition of words'. These words have been highlighted by the use of bold print throughout the contract document.

### **Telling us about relevant facts**

Before you travel you must tell us about anything that may affect your cover. If you are not sure whether something is relevant, you must tell us anyway. You should keep a record of any extra information you give us. If you do not tell us about something that may be relevant, your cover may be refused and we may not cover any related claims.

### **Cancellation rights**

Once the contribution has been made, your contract cannot be cancelled.

### **Contract excess**

Under some sections of your contract, you will have to pay an excess. This means that you will be responsible for paying the first part of the claim for each person-protected, for each section, for each claim incident. The amount you have to pay is the excess.

### **Data protection**

Information about your contract may be shared between NoorTakaful General PJSC, Mondial Assistance (UK) Limited, Mondial Assistance Europe N.V. or any member of the Mondial Assistance Group for underwriting purposes.

You should understand that the sensitive health and other information you provide will be used by us, our representatives (if appropriate), the company, other insurers and industry governing bodies and regulators to process your Takaful contract, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). We have taken steps to ensure your information is held securely.

Your information will not be shared with third parties for marketing purposes. You have the right to access your personal records.

### **Governing law**

This contract will be in English. The Takaful contract will be governed by the law of the country of issuance as stated in the contract schedule.

## **5. DEFINITION OF WORDS**



When the following words and phrases appear in the contract document or contract schedule, they have the meanings given below. These words are highlighted by the use of bold print.

### **Accident**

An unexpected event caused by something external and visible, which results in physical bodily injury, leading to total and permanent loss of sight, total and permanent loss of use of a limb or permanent disablement or death, within a year of the incident.

### **Area of cover**

- Travel Gold Plus cover
  - Worldwide (Including United States of America and Canada)
- Travel Gold cover
  - Worldwide (Excluding United States of America and Canada)
- Travel Plus cover
  - Schengen countries, the UK and the Channel Islands

### **Business associate**

Any person in your home country that you work closely with, whose absence from work means that the director of your business needs you to cancel or curtail your journey.

### **Company**

Noor Takaful General PJSC

### **Channel Islands**

Jersey, Guernsey, Sark, Alderney and Herm.

### **Doctor**

A legally qualified doctor holding the necessary certification in the country in which they are currently practicing, other than you or a relative.

### **Departure point**

The airport, international train station or port where your journey from your home country to your destination begins and where the final part of your journey back to your home country begins.

### **Excess**

The deduction we will make from the amount otherwise payable under this contract for each person protected, for each section, for each claim incident. For example a couple that both have personal possessions stolen from their bag and both incur a medical expense during the same journey, will have a total of four excesses deducted. Two of these will be for the two



claims under section 5 (possessions) and two of these will be for the two claims under section 2 (medical).

### **Family**

Means Participant, spouse and two children upto the age of 18 years.

Any number of persons related to the participant (Insured) may be covered under the same policy (contract) at an additional premium.

### **Foreign Country/Abroad**

Any country except the participant's of residence or citizenship.

### **Hazardous activity**

The following activities are automatically covered:

banana boating, cricket, cycling, deep sea fishing, fell walking, glacier walking, golf, hiking, horse riding (not competitions, show jumping, hunting, eventing, polo or rodeo), jet skiing, marathon running, mountain biking, netball, orienteering, parascending over water, ringos, running, safari trekking in a vehicle (must be an organised tour), scuba diving to a depth of 30 meters (if you hold a certificate of proficiency or you are diving with a qualified instructor), snorkeling, surfing, swimming, trekking, wakeboarding, walking, water skiing, windsurfing and zorbing.

### ***There is no cover for:***

- any professional sporting activity; or
- any kind of racing except racing on foot; or
- any kind of manual work.

We may be able to cover you for other activities that are not listed. Please contact Noor Takaful General PJSC on telephone 00971 4 4268966

### **Home**

Your usual place of residence in UAE.

### **Journey**

A trip that takes place during the period of coverage which begins when you leave home and ends when you get back home or to a hospital or nursing home in your home country, whichever is earlier.

- For single trip cover
  - you will only be covered if you are aged 85 or under at the date your contract was issued. Note: there is no cover under Emergency medical and associated expenses -Section 1 if you are aged 65 or more at the date your contract was issued.



- trips within your home country are not covered.
- any other trip which begins after you get back is not covered.
- a trip which is booked to last longer than 120 days is not covered.
- For annual multi-trip cover
  - you will only be covered if you are aged 85 or under at the start date of your contract  
Note: there is no cover under Emergency medical and associated expenses - Section 1 if you are aged 65 or more at the date your contract was issued.
  - a trip which is booked to last longer than 120 days is not covered, unless we agree otherwise in writing.
  - trips within your home country are not covered.
  - you will be covered for taking part in winter sports activities for up to 17 days in total during the period of coverage.

#### **Pair or set**

A number of items of personal possessions (not including ski equipment) that belong together or can be used together.

#### **Period of coverage**

- For single trip cover

Cancellation cover begins from the issue date shown on your contract schedule and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.
- For annual multi-trip cover

Cancellation cover begins on the start date shown on your contract schedule or the date you booked your journey, whichever is the later and ends at the beginning of your journey. The cover for all other sections starts at the beginning of your journey and finishes at the end of your journey.
- For single trip and annual multi-trip cover

All cover ends on the expiry date shown on your contract schedule, unless you cannot finish your journey as planned because of death, injury or illness or there is a delay to the public transport system that cannot be avoided. In these circumstances, we will extend cover free of charge until you can reasonably finish that journey. Note: there is no cover under Emergency medical and associated expenses - Section 1 if you are aged 65 or more at the date your contract was issued



### **Personal possessions**

Each of your suitcases, trunks and similar containers (including their contents) and articles worn or carried by you (including your valuables and passport).

### **Relative**

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

### **Resident**

A person who has their main home in UAE and has not spent more than six months abroad during the year before the contract was issued.

### **Schengen countries**

Austria, Belgium, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain and Sweden.

### **Ski equipment**

This consists of skis, poles, boots, bindings, snowboards or ice skates.

### **Ski pack**

Hired ski equipment, ski school fees and lift passes.

### **Travelling companion**

Any person that has booked to travel with you on your journey.

### **United Kingdom / UK**

England, Scotland, Wales, Northern Ireland and the Isle of Man.

### **Valuables**

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

### **We, our, us**

NoorTakaful General PJSC and Mondial Assistance (UK) Limited which administers the coverage on behalf of the company.



### Winter sports

The following activities are covered if winter sports cover is shown on your contract Schedule:

- Skiing, snowboarding, big-foot skiing, cross-country skiing, glacier skiing, mono-skiing, sledging, snow blading and tobogganing.
- Off piste skiing is covered when you are skiing within the ski area boundaries of a recognised ski resort and following ski patrol guidelines.

### *There is no cover for:*

Bobsleighting, heli skiing, lugging, ski acrobatics, ski flying, ski jumping, ski racing, ski stunting or snow cat skiing.

We may be able to cover you for other activities that are not listed. Please contact Noor Takaful General PJSC on telephone 00971 4 4268966

### **You, your, person protected**

Each person shown on the contract schedule, for whom the appropriate contribution has been paid.

## **6. 24-HOUR EMERGENCY MEDICAL ASSISTANCE**

Please tell us immediately about any serious illness or accident abroad where you have to go into hospital or you may have to return home early or extend your stay because of any illness or injury. If you are unable to do this because the condition is life, limb, sight or organ threatening, you should contact us as soon as you can. You must also tell us if your medical expenses are over US\$ 250. If you are claiming for a minor illness or accident you should, where possible, pay the costs and reclaim the money from us when you return. You can call 24 hours a day 365 days a year or email.

Phone UK +44 20 8239 3948, Email: [international\\_dept@mondial-assistance.co.uk](mailto:international_dept@mondial-assistance.co.uk)

Please give us your age and your contract number. Say that you are protected with Noor Takaful travel protection.

Note: there is no cover under Emergency medical and associated expenses - Section 1 if you are aged 65 or more at the date your contract was issued

Below are some of the ways the 24-hour emergency medical assistance service can help.

### **Confirmation of payment**

We will contact hospitals or doctors abroad and guarantee to pay their fees, providing you have a valid claim.



## Repatriation

If our medical advisers think it would be in your medical interests to bring you back to your home or to a hospital or nursing home in your home country, you will normally be transferred by regular airline or road ambulance. Where medically necessary in very serious or urgent cases, we will use an air ambulance. We will consult the treating doctor and our medical advisers first. If you need to go home early, the treating doctor must provide a certificate confirming that you are fit to travel. Without this the airline can refuse to carry any sick or injured person.

You can contact us at any time day or night. You will be answered by one of our experienced assistance co-ordinators who you should give all relevant information to. Please make sure you have details of your contract before you phone.

## 7. HEALTH DECLARATION AND HEALTH EXCLUSIONS

1. You will not be covered for any directly or indirectly related claims arising from the following if at the time of taking out this contract, you:
  - a. are being prescribed regular medication;
  - b. have received treatment for or had a consultation with a doctor or hospital specialist for any medical condition in the past 6 months;
  - c. are being referred to, treated by or under the care of a doctor or a hospital specialist;
  - d. are awaiting treatment or the results of any tests or investigations;

If we are unable to cover a medical condition, this will mean that any other person protected by us will not be able to make a claim arising from the medical condition(s). This may even apply if the person with the medical condition(s) purchases cover from another provider.

2. You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a travelling companion, a relative or a business associate if you are aware of the medical condition at the time your contract was issued.
3. You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.
4. You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.
5. You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.
6. You will not be covered if you were waiting for medical treatment or consultation at any medical facility or were under investigation for a medical condition when your contract was issued.



7. You will not be covered if you are traveling specifically for the purpose of obtaining and / or receiving any elective surgery, procedure or hospital treatment.

## 8. GENERAL EXCLUSIONS

The following exclusions apply to the whole of your contract:

We will not cover you for any claim arising from, or consisting of, the following:

1. A relevant fact that you knew about before you travelled, unless we agreed to it in writing.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
3. Any epidemic or pandemic.
4. You not following any suggestions or recommendations made by any government or other official authority including the Ministry of External Affairs during the period of coverage.
5. Your property being held, taken, destroyed or damaged under the order of any government or customs officials.
6. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
7. Any currency exchange rate changes.
8. The failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date (except under the Emergency medical and associated expenses and Personal accident sections).
9. You acting in an illegal or malicious way.
10. You not enjoying your journey or not wanting to travel.
11. Any loss caused as a direct or indirect result of anything you are claiming for, for example loss of earnings, unless it says differently in the contract.

## 9. CONDITIONS

The following conditions apply to the whole of your contract. Please read these carefully as we can only pay your claim if you meet these:

1. You are a resident of UAE.
2. You take reasonable care to protect yourself and your property against accident, injury, loss and damage and act as if you are not covered by this Takaful contract and to minimise any potential claim.



3. You have a valid contract schedule.
4. You accept that we will not extend the period of coverage:
  - For single trip cover if the original contract plus any extensions have either ended, been in force for longer than 120 days or you know you will be making a claim.
  - For annual multi-trip cover beyond the expiry of your contract.
5. You contact us as soon as possible with full details of anything which may result in a claim and give us all the information we ask for. Please see section 'Making a claim' for more information.
6. You accept that no alterations to the terms and conditions of the contract apply, unless we confirm them in writing to you.
7. You are not aged:
  - 86 or over at the date your contract was issued for single trip cover.
  - 86 or over at the start date of your contract for annual multi-trip cover.

***We have the right to do the following***

1. Cancel the contract if you do not tell us about a relevant fact or if you tell us something that is not true, which influences our decision as to whether cover can be offered or not. Depending on the circumstances we may report the matter to the police.
2. Cancel the contract and make no payment if you make a fraudulent claim. We may in these instances report the matter to the police.
3. Only cover you for the whole of your journey and not issue a contract if you have started your journey.
4. Take over and deal with, in your name, any claim you make under this contract.
5. Take legal action in your name (but at our expense) and ask you to give us details and fill in any, which will help us to recover any payment we have made under this contract.
6. With your permission, get information from your medical records to help us or our representatives deal with any claim. This could include a request for you to be medically examined or for a post mortem to be carried out in the event of your death. We will not give personal information about you to any other organisation without your specific agreement.
7. Send you home at any time during your journey if you are taken ill or injured. We will only do this if the doctor treating you and our medical advisers agree. If there is a dispute, we will ask for an independent medical opinion.
8. Not accept liability for costs incurred after the date the treating doctor and our medical advisers agree you should return to your home country, if you refuse to be repatriated.



9. Not refund or transfer your contribution if you decide to cancel the contract.
10. Not to pay any claim on this contract (except under the Personal accident section) for any amounts covered by another insurance / Takaful contract. In these circumstances we will only pay our share of the claim.
11. If you cancel or cut short your journey:
  - All cover provided on your single trip contract will be cancelled without refunding your contribution.
  - All cover provided on your annual multi-trip contract for that journey will be cancelled without refunding your contribution.
12. Ask you to pay us back any amounts that we have paid to you which are not covered by this contract.

## 10. MAKING A CLAIM

To claim, phone 00971 4 4268966 and ask for a claim form or write to:

Noor Takaful General PJSC,

Claims department, NoorTakaful General PJSC Business central towers, 35th level, Media Center, Dubai, UAE. PO Box 49998

You should fill in the form and send it to us as soon as possible with all the information and documents we ask for. It is essential that you provide us as much detail as possible to enable us to handle your claim quickly. Please keep photocopies of all information you send us.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

### For all claims

- Your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- Original receipts and accounts for all out of pocket expenses you have to pay.
- Original bills or invoices you are asked to pay.
- Details of any other insurance / Takaful contract you may have that may cover the same loss, such as household or private medical.
- As much evidence as possible to support your claim.

### Cancellation or curtailment

- If you need to curtail your journey call UK +44 20 8239 3948 immediately to get our prior agreement.



- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death.
- If your claim results from any other circumstances, please provide evidence of these circumstances.

#### **Medical expenses**

- Always contact our 24-hour emergency medical service when you are hospitalised, require repatriation or where medical fees are likely to exceed US\$ 250.
- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission and discharge dates, if this applies.
- If you are advised by a doctor at your resort that you cannot go on your pre-booked excursions because of medical reasons, you should obtain a medical certificate from them confirming this.

If your travel documents are lost, stolen or destroyed

Written confirmation from the Consulate where the loss happened detailing the date of loss, notification of loss and replacement together with a written report from the police.

#### **Personal possessions**

- Report the theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report.
- If appropriate, you should also report the theft, damage or loss to your courier or hotel / apartment manager and ask for a written report.
- Original receipts, vouchers or other suitable evidence of purchase / ownership / value for lost, stolen or damaged personal possessions.
- Keep any damaged items as we may need to inspect them. If we make a payment, or we replace an item, the item will then belong to us.
- Obtain an estimate for repair for all damaged items.

For loss or damage in transit claims, including delayed possessions

- Please obtain a Property Irregularity Report (PIR) from the airline or a carrier's report from the rail company, shipping line or their handling agent. This should be done within 7 days of the delay / loss / damage. You have 21 days to write to the airline confirming details of essential replacement items purchased.



### **Personal accident**

- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies).
- Medical evidence from the treating doctor to confirm the extent of the injury and treatment given including, hospital admission / discharge.
- Full details of any witnesses, providing written statements where available.
- A certified copy of the death certificate if this applies.

### **Missed departure**

Detailed account of the circumstances causing you to miss your departure together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle you were travelling in.

### **Delayed departure**

Written confirmation from the airline, rail company, shipping line or their handling agent of the scheduled and actual departure times and why the departure was delayed.

### **Personal liability**

- A detailed account of the circumstances surrounding the claim (including, photographs and video evidence if this applies).
- Any writ, summons or other correspondence received from any third party. Please note that you should not admit liability, offer to make any payment or correspond with any third party without our written consent.
- Full details of any witnesses, providing written statements where available.

### **Winter sports Ski pack**

- Medical evidence from the treating doctor to confirm the illness or injury and treatment given including hospital admission / discharge if this applies.
- If you are advised by a doctor at your resort that you cannot take part in your pre-booked ski activities because of medical reasons, you should obtain a medical certificate from them confirming this.

### **Ski equipment**

- All appropriate evidence requested under the heading 'Personal possessions' in this section.
- All hire receipts and luggage labels / tags.
- A written report from your airline or other carrier if your ski equipment is delayed or mis-directed.



### **Piste closure**

Written confirmation from your tour operator, the local piste authority or ski lift operator confirming the reason for the closure and duration.

## **11. MAKING A COMPLAINT**

We aim to provide you with a first class contract and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please contact:

Customer Services or Head of Operations

NoorTakaful General PJSC

35th level, Business Central Towers, Media City, UAE,

Telephone: 00971 4 4268966

Email: [international\\_dept@mondial-assistance.uk](mailto:international_dept@mondial-assistance.uk)

Please supply us with your name, address, contract number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

## **12. CANCELLATION OR CURTAILMENT CHARGES - SECTION 1**

If you think you may have to cut your journey short (curtail), we must be told immediately -see under the heading '24-hour emergency medical assistance' for more information.

### ***What you are covered for***

We will pay up to the amount shown in your summary of cover for your part of unused personal accommodation, transport charges and other travel expenses which have been paid or where there is a contract to pay that cannot be recovered from anywhere else.

We will provide this cover in the following necessary and unavoidable circumstances:

### **Cancellation**

If you cancel your journey before it begins because one of the following happens:

- The death, serious injury or serious illness of you, someone you were going to stay with, a travelling companion, or a relative or business associate of you or a travelling companion.



- You or a travelling companion is needed by the police following a burglary, or damage caused by serious fire, storm, flood, explosion, subsidence, vandalism, fallen trees, impact by aircraft or vehicle at your home or their home or usual place of business in your home country.

### **Curtailment**

You cut your journey short (curtail) after it has begun because of one of the following:

- Anything mentioned in Cancellation.
- You are injured or ill and are in hospital for the rest of your journey.

### **Note:**

We will calculate curtailment claims from the date it is necessary for you to return to your home country or the date you are hospitalised as an in-patient, for the rest of your journey. We will pay unused personal accommodation and other travel expenses based on each 24-hour period you have lost. If you need to be repatriated, we will not refund the cost of your unused return travel tickets. We will put the value of these tickets towards the extra transport costs we have to pay.

### **What you are not covered for**

Under Cancellation and Curtailment

An excess of the amount shown in your summary of cover.

Any condition stated under Health declaration and health exclusions.

More than the minimum market value of equivalent travel tickets, if your travel tickets have been paid for using an airline mileage reward scheme.

Anything caused by:

- you not having the correct passport or visa;
- your carriers refusal to allow you to travel for whatever reason;
- any restriction caused by the law of any country or people enforcing these laws;
- bankruptcy or liquidation of the company providing your transport or accommodation, their agents or any person acting for you;
- anything the company providing your transport or accommodation, their agents, any person acting for you or your conference organiser is responsible for;
- your vehicle being stolen or breaking down;
- you not wanting to travel or not enjoying your journey;
- riot, civil commotion, strike or lock-out;



- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- the death of any pet or animal.

### **Under Cancellation**

Any extra cancellation charges, because you did not tell the company providing your transport or accommodation, their agents or any person acting for you, as soon as you knew you had to cancel.

Financial circumstances or unemployment, except caused by redundancy which you find out about after the date your contract or travel tickets for your journey were bought (whichever is the later).

### **Under Curtailment**

Cutting short your journey unless we have agreed.

Any costs when you do not get a medical certificate (from the doctor who treated you in the place where you were staying) which says it was necessary for you to come home because of death, injury or illness. Our medical advisers must have agreed with the reason and that you were fit to travel.

The cost of your original pre-booked tickets if you have not used them and we have paid extra transport costs.

You travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons protected are wearing crash helmets.

Anything caused by you taking part in a hazardous activity or winter sports unless shown on your contract schedule.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## **13. EMERGENCY MEDICAL AND ASSOCIATED EXPENSES - SECTION 2**

If you are taken into hospital or you think you may have to come home early or extend your journey because of illness or accident, or if your medical expenses are over US\$ 250 we must be told immediately - see under the heading '24-hour emergency medical assistance' for more information.



### *What you are covered for*

We will pay you or your Personal Representatives for the following necessary and unforeseen emergency expenses if you die, are injured, have an accident or are taken ill during your journey.

Up to the amount shown in your summary of cover for reasonable fees or charges you incur for:

- **Treatment**

Medical, surgical, medication costs, hospital, nursing home or nursing services outside your home country.

- **Transport and accommodation**

Reasonable extra transport and accommodation costs for you and any one other person who stays or travels with you or to you from your home country on medical advice.

- **Funeral expenses**

The reasonable cost of transporting your body or ashes to your home or we will pay up to the amount shown in your summary of cover for your funeral expenses, in the place where you die outside your home country.

- **Search and rescue**

Mountain search and rescue services when deemed medically necessary.

### *We will also pay*

- **Dental**

Up to the amount shown in your summary of cover for emergency dental treatment to relieve sudden pain.

- **Courier of medication**

Up to the amount shown in your summary of cover for the costs to courier essential prescription medication to you if it is unavailable locally.

### *What you are not covered for*

An excess of the amount shown in your summary of cover.

Any claim if you are aged 65 or more at the date your contract was issued.

The cost of replacing any medication you were using when you began your journey.

Any condition stated under Health declaration and health exclusions.

Extra transport and accommodation costs which are of a higher standard to those already used on your journey, unless we agree.



Anything caused by:

- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);
- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons insured are wearing crash helmets;
- you taking part in any hazardous activity or winter sports unless shown on your contract schedule.

Any costs incurred 12 months after the date of your death, injury or illness.

Any costs for taxi fares and telephone calls (including mobile calls) resulting from an incident claimed for under this section.

Services or treatments you receive within your home country.

Services or treatments you receive which the doctor in attendance and we think can wait until you get back to your home country.

Medical costs over US\$250, in-patient treatment, repatriation or courier costs which we have not authorised.

The extra costs of having a single or private room in a hospital or nursing home.

The cost of all treatment which is not directly related to the illness or injury that caused the claim.

Your burial or cremation within your home country.

Replacing or repairing false teeth or artificial teeth (such as crowns).

Dental work involving the use of precious metals.

The actual cost of the medication that has to be couriered.

Costs of couriering medication where national or international health and customs do not allow the medication to be sent.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.



#### 14. LOSS OF TRAVEL DOCUMENTS - SECTION 3

##### *What You are Covered For*

We will pay the following if your passport or visas are lost, stolen or destroyed on your journey.

##### **Costs for issuing a temporary travel documents**

Up to the amount shown in your summary of cover for the cost of extra transport, accommodation and administration costs you have to pay to get a temporary passport or visa to enable you to return to your home country.

##### **Remaining value of original travel documents**

The equivalent cost (based on the current replacement costs) of the period remaining on your passport or visa that is lost stolen or destroyed.

##### *What you are not covered for*

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

#### 15. DELAYED PERSONAL POSSESSIONS - SECTION 4

##### *What you are covered for*

Up to the amount shown in your summary of cover in total for essential replacement items, if your personal possessions (this does not include valuables) are temporarily lost or stolen on your outward journey for more than 12 hours from when you arrived at your destination.

##### *Note*

You must send us the receipts for anything that you buy. If the items are permanently lost, we will take any amount that you are due to be paid under this section from the final claim settlement under the Personal possessions section – 5.

##### *What you are not covered for*

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

#### 16. PERSONAL POSSESSIONS - SECTION 5

##### *What you are covered for*

Up to the amount shown in your summary of cover for your personal possessions damaged, stolen, lost or destroyed on your journey.

The most we will pay for valuables whether jointly owned or not is shown the amount shown in your summary of cover. There is also a single article, pair or set limit shown in your summary of cover.



We will also pay up to the amount shown in your summary of cover for the costs in arranging the transfer of emergency funds from one of your friends, relatives or business associates in your home country to you, if your cash or credit cards are stolen during your journey.

### **Note**

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

### **What you are not covered for**

An excess of the amount shown in your summary of cover.

More than the part of the pair or set that is stolen, lost or destroyed.

Breakage of or damage to:

sports equipment while it is being used, fragile articles, audio, video, computer, television, fax and phone equipment.

Loss or damage due to the climate, wear and tear, loss in value, process of cleaning, moths or vermin.

The cost of replacing or repairing false teeth.

A claim for more than one mobile phone per person protected.

Loss or theft of, or damage to the following.

- Items for which you are unable to provide a receipt or other proof of purchase
- Films, tapes, cassettes, computer games, electronic games, mini-discs, DVDs, video and audio tapes, cartridges or discs, unless they were pre-recorded, in which case we will pay up to the replacement cost.
- Goods which deteriorate, bottles or cartons, and any damage caused by these items or their contents.
- Valuables left in a motor vehicle.
- Valuables carried in suitcases, trunks or similar containers unless they are on your person all the time.
- Valuables unless they are on your person or locked in a safe or safety deposit box (if one is available) or locked in the accommodation you are using on your journey.
- Contact or corneal lenses, unless following fire or theft.



- Bonds, share certificates, guarantees or documents of any kind.
- Personal possessions unless they are on your person, locked in the accommodation you are using on your journey or they are out of sight in the locked boot or covered luggage area of a locked motor vehicle (no cover for valuables).
- Passport or visas (see section 3).

Costs of transferring funds, unless they are provided to us by one of your friends, relatives or business associates in your home country.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## 17. PERSONAL ACCIDENT - SECTION 6

### *What you are covered for*

We will pay you or your Personal Representative one of the following amounts for an accident during your journey.

Where the claim incident involves several persons protected with us, the maximum amount we will pay to all persons protected is limited to US\$ 2,750,000 in total.

### **Death**

The amount shown in your summary of cover for death. (We will not pay more than US\$ 2,500 if you are aged 18 or under at the time of the accident.)

### **Permanent loss**

The amount shown in your summary of cover for total and permanent loss of sight in one or both eyes or total and permanent loss of use of one or both hands or feet.

### **Physical disablement**

The amount shown in your summary of cover for a permanent physical disability as a result of which there is no paid work which you are able to do. (We will not pay any compensation if you are aged 18 or under or aged 65 or over at the time of the accident.)

### *What you are not covered for*

Any condition stated under Health declaration and health exclusions. Any claim arising more than one year after the original accident. Anything caused by:

- your sickness, disease or gradually occurring conditions, physical or mental condition that is gradually getting worse unless shown on your contract schedule;
- you travelling in an aircraft (except as a passenger in a fully-licensed, passenger-carrying aircraft);



- your suicide, self-injury or deliberately putting yourself at risk (unless you were trying to save another person's life);
- you being under the influence of drugs (except those prescribed by a doctor but not for the treatment of drug addiction);
- the direct or indirect effect of you using alcohol or solvents;
- you travelling on a motorcycle, unless the rider holds an appropriate valid licence and all persons protected are wearing crash helmets;
- you taking part in any hazardous activity or winter sports unless shown on your contract schedule.

We will not pay more than one of the benefits resulting from the same injury.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## 18. MISSED DEPARTURE - SECTION 7

### *What you are covered for*

We will pay you up to the amount shown in your summary of cover for the cost of extra accommodation and transport which you have to pay to get to your journey destination or back home because you are delayed by more than 4 hours in getting to the departure point by the time shown in your travel itinerary (plans) because:

- public transport (including scheduled flights) does not run to its timetable; or
- the vehicle you are travelling in has an accident or breaks down.

### *What you are not covered for*

Any claim unless you:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or breakdown (if this applies) affecting the vehicle you were travelling in
- have allowed time in your travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your Contract or travel tickets for your journey were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before you left home or where you could have reasonably made other travel arrangements.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.



## 19. DELAYED DEPARTURE - SECTION 8

### *What you are covered for*

Compensation of the amount shown in your summary of cover if the flight, international train or sea vessel you are booked on is delayed at its departure point by more than 4 hours from the time shown in your travel itinerary (plans) because of:

- a serious fire, storm or flood damage to the departure point;
- industrial action;
- bad weather;
- mechanical breakdown of the international train or sea vessel; or
- the grounding of the aircraft due to a mechanical or a structural defect.

### *What you are not covered for*

Anything which is caused by you not checking in at the departure point when you should have done. Missed connections.

Compensation unless you get a letter from the airline, railway company or shipping line giving the reason for the delay and showing the scheduled departure time and the actual departure time of the flight, international train or sea vessel.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before your Contract or travel tickets for your journey were bought (whichever is later).

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

## 20. PERSONAL LIABILITY - SECTION 9

If you are hiring a motorised or mechanical vehicle while on your journey you must make sure that you get the necessary insurance / Takaful contract from the hire company. We do not cover this under our contract.

### *What you are covered for*

We will pay up to the amount shown in your summary of cover plus any other costs we agree to in writing that relate to anything you cause during your journey for which you are legally liable and results in one of the following.

- Bodily injury of any person.
- Loss of or damage to property which you do not own and you or a relative have not hired, loaned or borrowed.
- Loss of or damage to the accommodation you are using on your journey that does not belong to you or a relative.



### *Note*

Inform us as soon as you or your Personal Representatives are aware of a possible prosecution, inquest or fatal injury, which might lead to a claim under this section.

Please do not negotiate, pay, settle, admit or deny any liability to any third party, without our written consent.

### *What you are not covered for*

An excess of the amount shown in your summary of cover.

Any liability for bodily injury or loss of or damage to property that comes under any of the following categories.

- Something which is suffered by anyone employed by you or a relative and is caused by the work they are employed to do.
- Something which is caused by something you deliberately did or did not do.
- Something which is caused by your employment or employment of a relative.
- Something which is caused by you using any firearm or weapon.
- Something which is caused by any animal you own, look after or control.
- Something which you agree to take responsibility for which you would not otherwise have been responsible for.

Any claim incident occurring in your home country.

Any contractual liabilities.

Any liability for bodily injury suffered by you, a relative or travelling companion.

Compensation or other costs caused by accidents arising from your ownership or possession of any of the following.

- The use of any land or building except for the accommodation you are using on your journey.
- Motorised or mechanical vehicles and any trailers attached to them.
- Aircraft, motorised water craft or sailing vessels.

## **21. EMERGENCY MESSAGE RELAY - SECTION 10**

### *What you are covered for*

If you ask us to, we will pass on up to three messages to your relatives, friends or business associates, to let them know if you are delayed in returning from your journey.



*What you are not covered for*

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.

**22. BUSINESS COVER - SECTION 11**

Where your journey is for business purposes

*What you are covered for*

**Replacement business associate**

Up to the amount shown in your summary of cover, for reasonable extra transport and accommodation costs for a business associate to finish your essential business commitments that you could not complete because of your death, injury or illness.

**Business equipment and business samples**

We will pay up to the amount shown in your summary of cover for your business equipment that is damaged, stolen, lost or destroyed on your journey.

There is also a single item limit of shown in your summary of cover.

*Note*

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

*What you are not covered for*

**Under Replacement business associate**

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation and curtailment - Section 1.

**Under Business equipment and business samples**

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - Section 5.

Please refer to Sections General exclusions, Conditions and Making a claim that also apply.



### 23. WINTER SPORTS COVER - SECTION 12

This section is only in force if shown on your contract schedule

#### *What you are covered for*

##### **Ski pack**

We will pay up to the amount shown in your summary of cover for your ski pack costs that have been paid for and that cannot be recovered from anywhere else, if:

- you have to cancel or curtail your journey.
- you cannot ski because of an injury or illness during your journey.

##### **Ski equipment**

We will pay up to the amount shown in your summary of cover for the hire of alternative ski equipment if:

- yours is temporarily lost or stolen on your outward journey for more than 4 hours from when you arrived at your destination; or
- yours is damaged, stolen, lost or destroyed on your journey.

We will pay up to the amount shown in your summary of cover for your ski equipment (including ski equipment you are legally liable for) and ski pass that is damaged, stolen, lost or destroyed on your journey.

There is also a single article limit of the amount shown in your summary of cover.

#### **Note**

It will be our decision to pay either:

- the cost of repairing your items;
- to replace your belongings with equivalent items; or
- the cost of replacing your items. An amount for wear, tear and loss of value will be deducted.

##### **Piste closure**

We will pay one of the following, if it is not possible for you to ski or snow board at your pre-booked ski resort, because the ski-lifts and ski-schools that you are due to use are closed as a result of adverse weather conditions.

- Up to the amount shown in your summary of cover for the cost of extra transport or lift passes to let you ski or snow board at another resort; or
- Up to the amount shown in your summary of cover if no other resort is available.



### *What you are not covered for*

#### **Under ski pack**

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Cancellation or curtailment charges - section 1.

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Emergency medical and associated expenses - section 2

#### **Under Ski equipment**

Anything mentioned under the heading 'WHAT YOU ARE NOT COVERED FOR' within Personal possessions - section 5.

#### **Under Piste closure**

Any compensation for the first full 24 hours at your booked ski resort.

Any claim unless you have a letter from the ski-lift or ski-school operators giving the reason for closing the piste and showing the number of days the piste was closed during your journey.

Compensation which you can get from your tour operator or anywhere else.

Costs if the ski-lifts or ski-schools in your pre-booked resort were closed when your contract or travel tickets for your journey were issued, if this is less than 14 days before the beginning of your journey.

Any journey that takes place outside a recognised ski resort or the official resort opening dates.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**



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