

Important Key Facts about your Travel Insurance

Policy Summary

This policy summary does not contain the full terms and conditions of cover but highlights the main benefits, terms and conditions of cover and significant exclusions to help you decide if the policy meets your needs.

The details of the benefits, terms and conditions can be found in the policy wording. It is important that you read the policy wording carefully to ensure that it meets your needs.

Insurance provider

The Travel Insurance is underwritten by Gulf Insurance & Reinsurance Company K.S.C.C. Kuwait, with services provided by Europ Assistance directly or by means of its affiliates and network.

Purpose of this insurance

The purpose of this insurance policy is to provide cover for losses arising as a result of specified events that occur during your trip, including emergency medical expenses, travel delay, theft or loss of your personal possessions. The cover available to you will vary depending on the type of insurance plan you purchased.

Duration of cover

Your policy will cover you during your travel as per the dates of the flight confirmed during the purchase, up to maximum 90 consecutive days. Cover for one-way Trip ceases upon your return to the country of residence or within 48 hours from your Trip Start Date, whichever is earlier.

Maximum age

This policy is available for travellers aged 3 months up to and including **80 years of age** at the point of purchase. Travellers aged above 64 years and up to 80 years will purchase the travel insurance subject to additional premium.

Significant features and benefits

The table below (also shown on page 2 of the policy wording document) shows a summary of the maximum benefits each person can claim, depending on the plan that has been purchased. In order to claim under some sections of the policy you will be required to pay the first amount of each claim, for each insured person, under each section where an excess applies.

Specific conditions to medical claims

In case of medical claim:

- Please contact the Assistance Company prior to any claim consideration.
- The service is restricted to the Assistance Company' medical network only
- No reimbursement can be considered, unless specifically advised by the Assistance Company.

Coverage

| Insured Person Age at the time of policy issuance | 3 Months - 64 Years | Over 64 Years up to 80 years |
|--|--|---|
| Emergency Medical and Other Expenses | | |
| Medical Expenses Bodily Injury & Illness | \$50,000 | 64 Years - 74 Year: \$30,000 75 Years - 80 years: \$20,000 |
| Deductible | Nil | 64 Years - 74 Year: \$250 75 Years - 80 years: \$250 |
| Dental Expenses | \$100 | \$100 |
| Emergency Medical Evacuation | Included in Emergency Medical Expenses | |
| Repatriation of Mortal Remains | | |
| Burial Expenses | \$3,000 | \$3,000 |
| *COVID Cover | 100% part of Emergency Medical | |
| Personal Accident Benefits | | |
| Accidental Death | \$20,000 | \$20,000 |
| Permanent Total Disability due to Accident | \$20,000 | No PTD - Replaced with Paraplegia/Quadriplegia over 64 Years |
| Permanent Partial Disability due to Accident | % Sum insured as per scale | |
| Travel Inconvenience Benefits | | |
| Checked-in Luggage (accidental damage, Loss and Robbery) | \$1,000 | \$1,000 |
| Per Bag sub-limit | \$1,000 | \$1,000 |
| Per item sub-limit | \$100 | \$100 |
| Valuables sub-limit | \$300 | \$300 |
| Baggage Delay | \$150 | \$150 |
| In Excess | 6 Hours | 6 Hours |
| Flight Delay | \$50 | \$50 |
| In Excess | 6 Hours | 6 Hours |
| Missed Departure | \$200 | \$200 |
| Personal Liability | \$50,000 | \$50,000 |
| Damage and Robbery of Travel Documents | \$300 | \$300 |
| 24x7 Worldwide Assistance Department | Yes | Yes |

Geographical Destination areas

Kuwait and all GCC countries (Saudi Arabia, Bahrain, Qatar, United Arab Emirates, Oman)

Pre-existing medical conditions

Conditions that existed at the time of taking a trip will not be covered. See the Policy Document for the full definition of what is a pre-existing medical condition.

What to do if you need to claim

If you need to make a claim, please contact Europe Assistance using;

Kuwait: +965 22583612

Bahrain: +973 1757 7014

Jordan: +962 6 500 8281

Fax: +962 6 5626309

WhatsApp: +962776811108

Email: TRAVELA@europ-assistance.com

For medical emergencies during your trip, you should contact the 24-hour emergency service on 00965 22583610. If you are admitted into hospital or before incurring any medical services, you must contact this telephone number, failure to do so may result in reduced benefits.

Your right to complain

We believe you deserve a courteous, fair and prompt service. If you are unhappy with the service provided and your expectations have not been met, please contact us providing full details of the complaint, including your policy or claim number, to:

GIG Complaints Service Center, Ahmed Al-Jaber Street, Sharq, Kuwait City, or by calling on 1802080 or by WhatsApp on 1802080. You can also fill in the form on the following link <https://www.gig.com.kw/en/get-in-touch>.

Demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. This policy meets the needs of those wishing to be covered against specific risks whilst travelling. Cover is provided subject to various terms and conditions, which should be read carefully. These can be found in the policy wording that has been provided to you.