

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 Europe 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 before or during your trip, including emergency medical expenses, theft or loss of your personal possessions or trip cancellation. 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. Cover for Cancellation starts at the time that you book the trip or pay the insurance premium, whichever is later.

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.

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
Trip Cancellation	\$1,000	\$1,000
Deductible	Nil	\$200
Trip Curtailment	\$1,000	\$1,000
Deductible	Nil	\$200
Damage and Robbery of Travel Documents	\$300	\$300
24x7 Worldwide Assistance Department	Yes	Yes

Geographical Destination areas

Worldwide Excluding USA, Canada and the country of residence. The following countries are also excluded from the coverage: Russia, Crimea and the Donetsk and Luhansk Regions, Belarus, Syria, Iran, North Korea, Venezuela, Afghanistan and Burma / Myanmar

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.