

# Methaq Travel Insurance



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## Travel Insurance

Whether you travel on holiday or business, you would like your trip to be free of unpleasant surprises. Although some events are beyond your control, you can always rely on trusted partners who will be there to help you when things go wrong.

Methaq's range of Travel insurance plans provide you and your family the right care and protection during your travel at extremely competitive prices. When you buy a Travel Insurance Policy from us, you actually buy Peace of Mind.

### Duration of travel

Our policies can cover you and your family up to 185 days for any single trip. You may also choose to buy our Annual Multi Trip policy which offers you the flexibility to cover trips that you undertake within a 12 month period. You do not face the risk of missing out on insurance each time you travel. The maximum duration per trip in an annual policy is 60 days.

### Plans

We have a wide range of plans to suit your requirements. You can choose from the following plans:

1. Methaq TravelCare
2. Methaq TravelCare Plus
3. Methaq TravelCare VIP and Stars
4. Methaq TravelCare Schengen

### Benefits covered

- Personal Accident
- Emergency Medical and Air Ambulance Expenses
- Emergency dental care
- Repatriation of mortal remains
- Repatriation of family member travelling with the insured person
- Travel of one immediate family member
- Loss of Checked Baggage
- Delayed Baggage
- Loss of Baggage whilst on a Trip
- Personal Liability
- Hijack
- Escort of Dependant Child
- Emergency Return Home following Death of a Close Family Member
- Delivery of Medicines
- Relay of Urgent Messages
- Long Distance Medical Information Service
- Medical Referral/Appointment of Local Medical Specialist
- Connection Services
- Catastrophe
- Loss of Passport
- Cancellation and Curtailment
- Travel Delay

Sums covered or Limits vary depending on the plan you choose.

### Areas of Travel

You can either choose GCC (Gulf Co-operation Council) countries for your regional travel needs or worldwide excluding or including USA and Canada for your international travel requirements. We also have a Schengen plan that is tailored to meet Schengen Visa requirements when you travel to Europe.

### Emergency Assistance

While you are abroad on holiday or on a business trip it is important to find the right advice or support in emergency situations. Our Emergency



Assistance partners offer round the clock service just in case you need them. A phone call is all that is required.

### Eligibility

Any person who is a resident of UAE and in the age group of 16 to 69 years is eligible to apply for Methaq's Travel Insurance policies. We can cover persons below 16 years of age at 50% of the premium applicable to adults provided they are accompanied during travel by person(s) over 18 years of age.

### Sports coverage

For those of you participating in water, adventure or winter sports during your trip we can extend your policy to include such activities at an additional premium. This extension however, is not available for Methaq TravelCare and Methaq TravelCare Schengen plans.

### Terrorism coverage

If you need coverage against terrorist attacks happening at your travel location(s), you can buy it at an additional premium. The coverage will exclude terrorism involving use of nuclear, chemical or biological weapons.

### Exclusions

Each section of the policy contains specific exclusions in addition to general exclusions that will apply to all sections. Some of the major exclusions are given below. This is not an exhaustive list. For a detailed list of exclusions, please read our policy terms and conditions.

- One way trips
- Any pre-existing conditions
- Epidemics or Pandemics
- Travelling against medical advice
- Travelling for the purpose of obtaining treatment
- Pregnancy or childbirth
- Self-injury, suicide or attempted suicide
- Influence of liquor or drugs
- Venereal disease, AIDS or insanity
- Partial loss or damage to checked baggage
- Valuables in checked baggage
- Wear and tear, depreciation
- Loss of money, cheques, cell phones, computers
- Loss or damage to goods shipped under bill of lading or similar document
- Loss from unattended vehicle
- Customs delay, detention, seizure
- Animals or any liability arising from animals
- Business liabilities, employer's liabilities
- Liabilities arising from ownership or occupation of land or buildings
- Liabilities arising from the influence of intoxicating liquor or drugs
- Liabilities arising from motor vehicle, watercraft or aircraft
- War and nuclear risks, terrorism, criminal and similar acts