



## Travel Insurance KFD

Exclusively for ENBD  
customers

Table of Benefits:

COVERS	PRODUCT TYPE			EXCESS
	SCHENGEN TRAVEL	HOLIDAY TRAVEL	EXECUTIVE TRAVEL	

### Travel Inconvenience Cover

Cancelling your trip/Cutting your trip short (including missed events (each))	Not Covered	US\$ 5,000	US\$ 5,000	US\$ 50
Missed Departure & Connections (each)	Not Covered	US\$ 500	US\$ 1,000	US\$ 50
Travel Delay/Abandoning Your Trip	Not Covered	US\$ 100 per 6 hours up to US\$ 500	US\$ 100 per 6 hours up to US\$ 500	6 hours
Personal Belongings and Baggage (including valuables)	Not Covered	US\$ 5,000 (Valuables US\$ 1,500)	US\$ 6,000 (Valuables US\$ 1,500)	US\$ 50
Delayed Baggage (Reimbursement of actual costs incurred)	Not Covered	US\$ 100 per hour up to US\$ 500	US\$ 100 per hour up to US\$ 1,000	6 hours
Passport, Travel Documents, Personal Money and Credit Card Fraud	Euro 350	US\$ 500	US\$ 750	US\$ 50
Home contents burglary-while travelling	Not Covered	US\$ 1,000	US\$ 1,500	US\$ 50
Pet Care	Not Covered	Not Covered	US\$ 300	Nil
Hijack	Not Covered	Not Covered	US\$ 100 per 24 hours up to USD\$ 5,000	Nil
Bail Bond Facility (including advance of bail bond)	Not Covered	US\$ 5,000	US\$ 5,000	Nil

### Medical and Related Expenses

Emergency Medical Expenses including emergency dental treatment	Euro 30,000	US\$ 1,000,000	US\$ 1,000,000	US\$ 50
Overseas rehabilitation allowance				
Emergency Medical Evacuation and/or Repatriation				
Repatriation of Mortal Remains				
Hospital allowance	Not Covered	US\$ 300 per day up to US\$ 1,500	US\$ 300 per day up to US\$ 1,500	Nil
Compassionate visit of close relative	Not Covered	USD\$ 1,000	USD\$ 1,500	Nil
Dependent Child Protection	Not Covered	USD\$ 1,000	USD\$ 1,500	Nil
Emergency Telephone Charges	Not Covered	USD\$ 100	USD\$ 100	Nil

### Accident and Death Benefits

Accidental death and permanent total disability	Euro 10,000 Benefit 1-Death Benefit 2 - Permanent Total Disablement	US\$ 30,000 Benefit 1-Death Benefit 2 - Permanent Total Disablement	US\$ 35,000 Benefit 1-Death Benefit 2 - Permanent Total Disablement	Nil
Assault/Mugging/Robbery, Hijack and/or Murder				
Disappearance				
Drowning and suffocation by gas, poisonous fumes or smoke				
Strike, riot and civil commotion	Not Covered	Not Covered	USD\$ 10,000	Nil
Accidental death due to common carrier				
Comatose state lumpsum benefit				
Simple and other fractures				
Funeral Benefits	Not Covered	USD\$ 1,000	USD\$ 1,500	Nil

### Liability and Legal Expenses

Personal Liability	Not Covered	US\$ 1,000,000	US\$ 1,000,000	Nil
Legal Expenses	Not Covered	USD\$ 50,000	USD\$ 50,000	Nil

### Optional Covers

Winter Sports				
Winter Sports Equipment	Not Covered	USD \$500	USD \$500	USD\$ 500
Ski Hire		USD \$50 per day up to USD \$500	USD \$50 per day up to USD \$500	USD\$ 500
Ski Pack		USD\$ 500	USD\$ 500	USD\$ 500
Piste Closure		USD\$ 50 per day up to USD\$400	USD\$ 50 per day up to USD\$400	USD\$ 500
Golf Cover				
Golf Equipment	Not Covered	USD \$500	USD \$500	USD\$ 500

Golf Equipment Hire		USD \$50 per day up to USD \$500	USD \$50 per day up to USD \$500	USD\$ 50
Green Fees		USD\$ 500	USD\$ 500	USD\$ 50
<b>Cruise Cover</b>				
Missed Port Departure	Not Covered	USD\$ 1,000	USD\$ 1,000	USD\$ 50
Cabin Confinement		USD\$ 300 per day up to USD\$ 1,000	USD\$ 300 per day up to USD\$ 1,000	Nil
Unused Excursions		USD\$ 500	USD\$ 500	USD\$ 50
Itinerary Change		USD\$ 250 per port up to USD\$ 500	USD\$ 250 per port up to USD\$ 500	Nil
Cruise Interruption		USD\$ 1,000	USD\$ 1,000	USD\$ 50
Terrorism	Not Covered	USD\$ 100,000	USD\$ 100,000	Nil

The single trip and annual multi-trip policy protects you against the costs associated with any unexpected event that could arise in the course of your travels. It covers events such as cancellations, emergency medical treatment, personal liability, legal expenses and theft of your money - although some covers may be optional.

#### Eligibility of cover:

The insured should be a resident of UAE or UAE citizen or GCC citizen living/working/based in UAE and should be travelling to a country included in your policy.

**Age Criteria:** The insurance is for travelers up to the age of 75. Children aged under 18 are only covered when travelling with an adult.

#### Documentation required:

- Passport or Emirates ID of travelers.
- Flight details.
- Emirates ID or national ID of travelers - **KYC Requirement.**

#### Key Exclusions:

- Any claim related directly or indirectly to a pre-existing medical condition.
- Any claim arising from you being under the influence of alcohol or drugs.
- Any claim incurred as a consequence of the you or your travelling companion travelling against government authority, medical practitioner or doctor's advice.
- Any claim arising as result of you or your travelling companion failing to get the vaccinations that you need in relation to your trip.
- Any claim arising from circumstances known to you, prior to the booking of the trip which could have been expected to give rise to cancellation or curtailment of the trip including pre-existing medical conditions.
- Costs for any persons not named on your policy schedule.

**For further clarity, please read and refer to your policy terms and conditions.**

#### Claims:

For medical expenses under AED 2,500 as well as situations like cancellation, curtailment, delay, loss of baggage, personal money, and personal accident benefits, you may contact RSA on:

Email: [travelclaims@ae.rsagroup.com](mailto:travelclaims@ae.rsagroup.com)

Walk-in: RSA branches across UAE

Online: [www.rsadirect.ae](http://www.rsadirect.ae); upload the claims form, travel documents and proof of claim through our website under "Make a claim" section

Claims line: 04-3029835/3029903

For our 24-hour worldwide medical emergency and travel emergency services, you may contact RSA on our 24-hour emergency services on: +971 4 601 8777.

#### Cancellations:

**Single Trip policy:** You may cancel the policy by giving us ten days written notice as long as no claims were made, and the trip has not yet commenced. A refund will be given to you subject to the applicable cancellation fee.

**Annual Trip policy:** You may cancel the policy at any time by giving 30 days notice in writing as long as no claims were made during the period of insurance. A refund will be given to you subject to the applicable cancellation fee.

Cancellation does not apply to Schengen travel policy.

#### Your obligations:

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must observe and fulfil the terms, provisions, conditions, and clauses of this policy – failure to do so could affect your cover and any amount paid as a claim.
- You must tell us as soon as you become aware of any incident or event which may lead to a claim.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.

Please refer to the Travel Insurance Policy Terms & Conditions document for definitions, descriptions, and exclusions related to the policy.

Your period of insurance or dates of travel is shown on your policy schedule. These form the term of your policy.

If you have any queries or would like to update your travel policy, please call our dedicated Customer Service Centre on 800 RSA (772)