

Enjoy a worry free vacation with /
AXA Travel Smart



travel smart

redefining / insurance
رؤية جديدة / للتأمين





If you want to avoid getting burned on holiday, Cover up with AXA Travel Smart Insurance.

Whether you're traveling down under to Australia or west to Continental Europe, don't let unplanned events turn your travel plans upside down. Count on help from AXA to ensure your peace of mind — no matter where in the world you travel.

AXA travel insurance covers the cost of medical emergencies, trip cancellation fees to many other benefits, leaving you free to relax and enjoy your vacation.

AXA's the way to Travel Smart.

**Contact your nearest AXA branch
or your travel agency for more
information**



**TRAVEL
SMART**



We've thought of everything so that you have the most relaxing trip possible.

24/7 Alarm Center

Immediate emergency medical assistance available worldwide, 365 days a year, from multilingual healthcare professionals.

Extensive Protection

Coverage for you and your family, your belongings, your liability, your travel arrangements and more...

Fast and Fair Claims

AXA lives up to its reputation for superior customer service, making it easy to file a claim and receive prompt reimbursement.

Instant Cover

Your travel agent or we can activate your AXA travel coverage right away with our instantaneous Web registration.



AXA offers a complete range of insurance package to suit travel needs.

Travel Smart

The best travel insurance product in the market to cover you for any medical and travel inconvenience, ensuring a worry-free holiday.

Travel Family

Comprehensive worldwide travel cover for the whole family (insured person, spouse and unlimited number of children) under one single premium.

Travel Schengen

Compulsory minimum cover required for obtaining a visa to any Schengen country.

AXA is the way to Travel Smart!

**Sign up today to make all your
travel worry free!**

Your cover at a glance

Coverage in (US\$)		Smart	Family**
A	Emergency Medical	1,000,000*	60,000
B	Emergency Dental	400*	1,000
C	Emergency Transportation	Unlimited	60,000
D	Repatriation of other insured person	Unlimited	5,000
E	Repatriation of mortal remains	Unlimited	
F	Premature return (death of close relative)	Economy Ticket	
G	Visit of close relative	Economy Ticket	
H	Cost of first air and rescue	20,000	
I	Personal Liability	1,000,000	100,000
J	Legal assistance and cause of redress	4,000	
K	Advance of Bail Bond (Refundable)	10,000	
L	Cancellation of Curtailment	5,000	
M	Delayed departure after 12 hours	upto 500	upto 500
N	Delayed baggage	250	
O	Personal baggage and money	5,000*	2,000
P	Loss of passport	500*	350
Q	Personal Accident	27,500	27,500
R	Terrorism extension (optional)	100,000	

* For some covers a small excess (around \$30 and \$100) will be applicable if there is a claim.

** Children covered for 10 % of the insured person Medical Coverage from A-H and Travel from I-Q

Schengen (coverage in Euro)

Emergency Medical	40,000 (Excess \$100)
Emergency Dental	750
Emergency Transportation	30,000
Repatriation of mortal remains	5,000

Covers at a Glance

Here is a quick summary of what makes AXA Travel Insurance different from the rest.*

Medical Emergency

Emergency Medical Expenses**

Cost of medical treatment and associated expenses arising from accidental bodily injury or sickness incurred outside the country of residence.

- Emergency Dental Care \$400

Emergency Assistance & Evacuation

- Medical transportation
- Repatriation of other beneficiaries
- Premature return due to death of close relative
- Visit of close relative
- Repatriation of mortal remains
- Cost of first aid and rescue (if Adventure Sports Option taken)

Personal Accident ***

A lump sum for accidental death, permanent total disablement, loss of limb or loss of sight.

Personal Liability ***

Indemnifies you against legal liability towards third parties or damage to their property due to your negligence.

- Advance of bail bond of \$10,000 (refundable)
- Legal assistance in case of redress \$4,000

* Please refer to your Policy for full details.

** This is not a private health insurance.

5 *** Personal accident and liability under travel inconvenience section



Travel Inconvenience

Personal Baggage & Personal Money

Accidental loss of, theft of or damage to Baggage and Personal Money occurring during the Period of Insurance. The amount payable for Baggage will be the current market value, which takes into account a deduction for wear, tear and depreciation.

Cancellation or Curtailment

Reimburses you for additional travel and accommodation expenses incurred 1or forfeited, if it is necessary and unavoidable for you to cancel or curtail your trip.

Loss of Passport

Cost of replacing passport while abroad.

Delayed Departure

We will pay \$50 for each 12 hour delay due to strike or adverse weather conditions up to \$500.

Baggage Delay

If baggage is delayed for at least 12 hours from the time of your arrival at your outbound destination, we will pay for emergency purchase of essential items limited to clothing and toiletries.



Affordable peace of mind

Five-days or 12 months, AXA has an affordable plan for you. Choose the period you need, and then relax with coverage from AXA. Prices are per member.

Duration upto	Smart (Excluding USA & Canada)		Smart (Worldwide)		Family		Schengen	
	AED/QAR	BHD	AED/QAR	BHD	AED/QAR	BHD	AED/QAR	BHD
5 days	95	10	130	13	110	11	50	5
9 days	130	13	180	18	125	13	60	6
15 days	160	16	230	23	155	16	74	8
22 days	200	20	280	28	220	22	95	10
31 days	240	24	330	33	245	25	110	11
45 days	260	26	380	38	265	27	150	15
62 days	290	29	400	40	290	29	185	19
92 days	380	38	550	55	370	37	260	26
ANNUAL (Each trip 62 days)	850	85	850	85	695	70	440	44

The following changes apply to the above prices:

- A. 20% increase for terrorism extension
- B. 25% discount for Medical Cover removal
- C. 20% discount for Travel Inconvenience removal
- D. 100% increase for adventure aports (winter, watersports, trekking or safari)
- E. 100% increase for persons aged 65 - 70 years
- F. 50% discount for children under 16 years (except family)
- G. All loadings or discounts based on basic premium price of an adult.

*** A - C is applicable to Travel Smart plan only.**



Questions & Answers

Who can be insured?

Any resident or citizen of the Gulf Cooperation Council who is 70 years of age or younger.

Can any trip be covered?

Travel Smart Insurance covers conventional non-working holidays, or business trips that do not involve manual labor. This coverage is not available to people leaving their country of residence permanently.

How to apply for cover?

Complete the attached application or provide travel details to AXA branch or to your travel agent. Cover will commence only when this application has been accepted and premium received.

How do I declare a claim?

- **Medical Expenses:** A medical claim is payable only if AXA Gulf contacted and has approved the cost. A full medical certificate from the attending doctor must be submitted along with original bills and receipts.

Bahrain +973 17 582 612, **Egypt** +208 0 000 00258,

Kuwait +965 2 232 2970 **Lebanon** +961 1 518018

Oman +968 80072926 **Qatar** +974 4412 8733

Syria + 963 11 663 1118 **UAE** +971 4 429 4000

UK +44 1 892 556767 **USA** +1 312 356 5976

Or email us at:

medex.travel@axa-gulf.com

- **Theft:** You must provide written proof from the police that the incident has been reported.
- **Baggage Delay:** Written proof of the delayed delivery must be obtained from the airline.

UAE 800 4845 **Bahrain** 8000 1060

Qatar 800 2924 **Oman** +968 24 400 100

Saudi +966 1 477 6706



Main Exclusions from the cover

- Medical expenses not approved by AXA Gulf
- Cover in the country of residence
- Cost of prosthetics, cosmetic plastic surgery, physiotherapy, pregnancy, pre-existing conditions
- Dental treatment other than emergency dental treatment
- Any consequence attributable directly or indirectly to infection by Human Immunodeficiency Virus and/or any HIV-related illness
- Willfully, self-inflicted injury or illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs, self-exposure to needless peril
- Practice of a dangerous sport, or practice of sports on a professional basis
- Work of any kind undertaken during the holiday (other than clerical duties)
- Wear and tear, depreciation, mechanical or electrical breakdown or derangement
- Theft not reported to police within 24 hours of discovery
- Willful act of an Insured Person
- Any consequence of war, terrorism and related risks

APPLICATION FORM /

1 Personal details

First name

M F

Last Name

Date of Birth

Nationality

Phone no.

P. O. Box

City

Postal Code

Email

Country of Residence: Saudi Arabia U.A.E.
 Bahrain Oman
 Kuwait Qatar

2 Travel details

Product: Smart Family Schengen

Date of Departure:

Period of Travel:

5 days 9 days 15 days 22 days
 31 days 45 days 62 days 92 days Annual
 Worldwide Worldwide excluding USA, Canada

Country Visited:

Adventure Sports Extension (Winter & Water sports, safari, trekking)
 Terrorism Cover Extension
Cover not needed Medical Travel Inconvenience

3 Additional members

First & Last Name	Nationality	Gender	Date of Birth

4 Declaration

I hereby declare that to the best of my knowledge:

(i) There are no circumstances connected with the holiday which render it abnormal. (ii) All persons to be insured are in good health. (iii) There are no reasons of which I am aware why the planned holiday would be cancelled or curtailed. I hereby subscribe to AXA Travel Smart of which the Terms and Conditions I have read understood and agreed.

Signature

Date

your AXA retailer

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Qatar: +974 4967383 UAE: 800 4845

With more than 60 million customers around the globe, AXA is one of the world's largest insurance providers. We offer a wide range of insurance products to meet your personal and business needs.

motor
healthcare
home comfort
travel smart
sail master
relocation
golf mulligan
motorcycle

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