



AXA Omantel Travel Scheme

CERTIFICATE NUMBER Date (dd / mm / yyyy)

CERTIFICATE OF INSURANCE

We hereby confirm that the following person(s) are covered by the Master Policy No......

Name (Full Name as in Passport)	Date of Birth (DD / MM / YYYY)	Gender (M / F)	Nationality

Country of Travel (destination):

Period of Cover : From .../.... ending on the date upto which the daily premium is paid (as per the policy T&C).

In any case subject to a maximum being 45 days from date of commencement of trip)

Territorial Limit : Worldwide

Table of benefit for customers of Omantel

Please refer to the relevant sections (A,B,C,D,E,F,G,H and I) in the attached terms and condition for an explanation of the benefit ;but limited to the below amounts . The scheme is customized to cover the below sections /benefits/ Sum insured only

Section No.	Table of Benefits		Maximum Sum Insured (USD \$)	Excess USD (\$)	
Α	Emergency medical expenses	Due to ACCIDENT during overseas travel - Limit per	\$50,000		
В	Emergency Medical Transportation	insured per trip - per adult/child Due to SICKNESS during		\$30	
С	Repatriation of mortal remains	overseas travel - Limit per insured per trip - per adult/child	\$50,000		
D	Cancellation or Curtailment	Limit per insured per trip	\$5,000	N/A	
	Lump sum per insured per unit of time	\$50			
Е	E Delayed departure (after 12 hours)	No. of hours in one unit of time	12 hours	12 hours	
		Limit per insured per trip	\$300		
F Delayed Baggage	Lump sum per insured per unit of time	\$50	12 hours		
Г	Delayed Baggage	No. of hours in one unit of time	12 hours	12 hours	
	Delayed Baggage	No. of hours in one unit of time Limit per insured per trip	12 hours \$300	12 hours	
	Personal Baggage and				
G		Limit per insured per trip	\$300	12 hours \$30	
	Personal Baggage and	Limit per insured per trip Limit per item	\$300 \$250		
	Personal Baggage and	Limit per insured per trip Limit per item Limit per insured per trip Replacement Cost - Limit per insured per trip Other expenses (e.g. additional travel and accommodation	\$300 \$250 \$1,500		
G	Personal Baggage and Personal Money	Limit per insured per trip Limit per item Limit per insured per trip Replacement Cost - Limit per insured per trip Other expenses (e.g. additional	\$300 \$250 \$1,500 \$1,000	\$30	

CLAIMS

Within reasonable time after the occurrence of any event the consequence of which could result in a:

a) Medical Emergency Claim, you or any other person acting on your behalf should contact as soon as possible the AXA Contact Centre in order to receive our prior approval and indication on the procedure to follow.

Contact AXA Gulf for Medical Emergencies:

Open 24 hours a day +971 4 4294000

During regular working hours

Oman: 800 70292 Bahrain: 8000 1060 Qatar: 800 2924 UAE: 800 292

KSA: +966 11 478 0282

Or email us at: medex.travel@axa-gulf.com.

The benefits can be granted only upon prior approval by AXA Gulf.

An insured customer, if during an emergency or due to any other valid reason, is unable to contact AXA Gulf for prior approval, may still present their claim for consideration subject to the policy terms and conditions. In all such cases, the expenses incurred must be reasonable and customary and all documents (medical report, bills, prescriptions etc.) must be forwarded to AXA Gulf for their approval and acceptance.

In any case of Illness or Bodily Injury requiring hospitalization, the Insured Person or any person acting on his/her behalf must inform AXA Gulf within 48 hours from the time of occurrence.

No claim will be considered if AXA Gulf has not been contacted within 30 days of the accident or illness.

b) Travel Inconvenience Claim, kindly contact AXA Gulf on the below:

During regular working hours

Oman: 800 70292 Bahrain: 8000 1060 Qatar: 800 2924 UAE: 800 292

KSA: +966 11 478 0282

Or e-mail us at travel.claims@axa-gulf.com

No claim will be considered if AXA Gulf has not been contacted latter than 30 days of the end of the trip.

Important notice:

- This Certificate of Insurance contains a summary of cover only.
- This policy does not cover pre-existing medical condition and / or planned Medical procedures.
- The certificate is for record purpose only & cannot be used to get the visa of Schengen countries under any circumstances.
- The scope of cover under the subject policy excludes losses or claims due to incidents occurred within the geographical area of any country declared by the United Nations as a war zone'
- Sanction and Limitation Clause:

We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

For full Terms, Conditions and Exclusions please refer to AXA Omantel Travel Insurance scheme Policy wording available in Omantel website (www.omantel.om/axatravel).