

# MENA

## FAQs for Visa CEMEA Insurance

### Travel Insurance Benefits for Infinite & Signature Cardholders

#### **Important Notice**

**These FAQs are prepared to provide a guide to your Travel Insurance cover but must be read in conjunction with the full policy terms and conditions including the specific section ‘What is not covered’, and General Exclusions, to understand whether you are covered. Capitalised terms in these FAQs have the same meaning as in the policy terms and conditions.**

**All cover is subject to Your individual policy terms and conditions, limits and applicable excess, which will depend on the type of card you have.**

#### **Useful Contacts**

Access to International Medical and Travel Assistance and pre-travel advice is available to our cardholders 24/7 from International SOS. They can be contacted on the following numbers:

+971 (4) 253 6024 (Arabic, French, English)

**For any other claim please contact [creditcardclaims@crowco.me](mailto:creditcardclaims@crowco.me).**

#### **1. What Trips are covered?**

A Covered Trip:

- Takes place during the Period of Insurance;
- Is devoted entirely to pleasure, rest or relaxation;
- At least 50% of the cost of transport and/or accommodation for the Trip has been charged to the Eligible Card;
- Begins and ends in the Country of Residence;
- Does not exceed 90 consecutive days; and
- Must be a return trip and is effective from the departure date to the return date as shown on the ticket purchased with the Eligible Card.

Trips in Country of Residence are covered only if You have pre-booked at least two nights' accommodation for a fee.

#### **2. Who is Covered?**

Insured Person(s) include Eligible Cardholders and their “Family” including secondary or additional cardholders aged between 18 years and 80 years on the same account.

Family is defined as a Spouse and up to 5 Children.

Children are covered if travelling with an Adult.

#### **3. Is there a limit to the number of days that I can travel for or the length a trip can be?**

Your policy covers a single trip up to 90 days. There is no limit on the number of trips You can take.

**4. Will the supplementary Cardholder benefit from travel insurance in case the booking was made by the Main card and vice versa?**

Yes, the supplementary Cardholder will benefit from travel insurance in this case.

**5. I have booked a trip for 90 days to study abroad, will my trip be covered?**

For a trip to be covered it must meet the definition of a Covered Trip which states that a trip must be devoted entirely to pleasure, rest or relaxation to be covered. A study trip does not meet this definition.

**6. Do I have to pay medical expenses and claim them back or will you pay them directly?**

If it's a medical emergency and you are admitted to hospital, after cover is confirmed our emergency assistance service will guarantee the fees of the hospital and attending doctor(s) up to the limit specified in the Table of Benefits - so you don't have to pay. In cases where the expenses are small, you may opt to pay, or be asked to pay, and claim the money back. Unless it is a minor incident, please contact our emergency assistance services, who will direct you on what to do.

We will not pay for any expenses not covered by our policy.

Contact Chubb Assistance on +971 (4) 253 6024, 24/7, 365 days.

**7. I am pregnant – will I be covered?**

You will be covered for costs relating to unforeseen complications in pregnancy which first arise after departing on a Trip, provided You:

- are fit to fly;
- do not have a high-risk pregnancy; and
- are travelling when you are less than 35 weeks pregnant for a single pregnancy or less than 32 weeks for a multiple pregnancy.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits and exclusions

**8. Is plastic surgery as a result of an accident covered under the policy?**

Plastic Surgery that is medically necessary to treat Your injuries which You sustained as a result of an Accident that is covered.

Elective Plastic Surgery is excluded.

Please refer to the full Policy Terms and Conditions see the full details of cover, conditions, and exclusions.

**9. If I have to cancel my trip due to personal reasons, will I be covered for cancellation?**

We will pay up to the amount shown in the Table of Benefits for any irrecoverable unused travel and accommodation costs and other pre-paid charges which You have paid or are contracted to pay if You need to cancel your trip as a result of:

1. Unforeseen illness, injury or death to You or an Immediate Family Member; or
2. You being compulsorily quarantined on the orders of a treating Physician

of which You were unaware at the time of booking the Trip.

For all other cancellations the cardholder must contact their travel provider to see if they can get a refund or rearrange their booking.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

#### **10. What cover does the policy provide if my trip is delayed?**

If departure of the scheduled Common Carrier on which You are booked to travel is delayed for at least 4 hours on your outbound or return journey, due to:

1. Adverse weather
2. Strike
3. Equipment Failure; or
4. Loss or theft of travel tickets, passports and visas

We will reimburse You for the Reasonable Additional Expenses, per 1 hr of delay, up to the maximum amount in the Table of Benefits.

For all other delays the cardholder must contact their travel provider to see if they can get a refund or rearrange their booking.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits and exclusions.

#### **11. What will be covered if I missed my flight?**

If You arrive too late at Your point of departure to board the Common Carrier on which You are booked to travel Due To:

1. the car/taxi You are travelling in breaking down or being involved in an accident; or
2. the Common Carrier You are travelling in failing to arrive on schedule.

We will pay up to the amount stated in the Table of Benefits, subject to any deductible, for necessary and Reasonable Additional Expenses to enable You to reach Your:

- Scheduled destination, if on Your outbound international journey; or
- Country of Residence, if on Your return international journey.

For all other Missed Departures, the cardholder must contact their travel provider to see if they can get a refund or rearrange their booking.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions

#### **12. If I slept through and missed my departure, will I be eligible for any insurance benefits?**

The policy will provide no cover in this scenario.

Please refer to the Question 11, where we have provided details on what is covered under Missed Departure section of the Policy.

#### **13. What will be covered if I missed my connecting flight?**

If You miss an onward travel connection at the transfer point during a Trip abroad due to the late arrival of Your incoming confirmed international connecting flight and no alternative onward transportation is made available to You within 3 hours of Your arrival, We will pay You the amount shown in the Schedule of Benefits.

For all other Missed Connections, the cardholder must contact their travel provider to see if they can get a refund or rearrange their booking.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

#### **14. What am I covered for if my baggage is delayed?**

We will reimburse You for the expense of the emergency replacement of clothing, medication, and toiletries, up to the maximum stated in the Table of Benefits, if Your Checked Baggage is delayed or misdirected by a Common Carrier during the outbound leg of a Trip and not returned to You within 4 hours of Your arrival.

The limit will vary depending on the type of card you have.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

#### **15. What benefit does the policy provide if our belongings are stolen, lost or damaged during our trip?**

We will reimburse You, subject to any Deductible, up to the Benefit Amount as stated in the Table of Benefits for the replacement cost of Personal Property due to theft, loss or damage:

1. By a Common Carrier while You were a ticketed passenger on the Common Carrier during the Covered Trip.
2. During Your Covered Trip and subject to the Personal Property being owned by and accompanying You during the Covered Trip.

Single article Limit, Valuables limit, and a maximum limit apply. The limit will vary depending on the type of card you have.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

#### **16. Will the policy provide cover if my baggage gets confiscated by the airport authorities?**

We will not be liable to reimburse any Benefit Amount for baggage that has been confiscated by the airport authority.

Please refer to the full Policy Terms and Conditions see the full details of cover, conditions, and exclusions.

#### **17. In the event of my death, to whom will the benefit for Loss of Life be paid?**

1. If You are 18 years old or above, We will pay the Claim to Your estate and the receipt given to Us by Your personal representative (in most cases, the executor appointed under Your will) shall be a full discharge of all liability by Us in respect of the Claim.
2. If You are aged under 18 years and covered under this Policy as the Spouse of the Cardholder, We will pay any Claim for Accidental death to Your Spouse. In all other circumstances We will pay any Claim for Accidental death to Your Parent or Legal Guardian. Your Spouse's or Parent or Legal Guardian's receipt shall be a full discharge of all liability by Us in respect of the Claim.
3. If You are covered under this Policy as a Child of the Cardholder, We will pay any Claim for Accidental death to Your Parent or Legal Guardian. Your Parent or Legal Guardian's receipt shall be a full discharge of all liability by Us in respect of the Claim.

## **18. If I lose important travel documents whilst on a covered trip, how will the policy respond?**

If you hold a Visa Infinite Card and are on a Covered Trip, We will reimburse You, subject to any Deductible, up to the Benefit Amount stated in the Table of Benefits for the cost of obtaining replacement passports, travel tickets, and other relevant travel documents lost due to loss, robbery, burglary, or theft during Your Covered Trip. Reimbursable costs include customary charges for necessary accommodation, telephone calls, meals, and local public transport.

Please refer to the full Policy Terms and Conditions see the full details of cover, conditions, and exclusions.

## **19. What is Rental Car Collision Damage Waiver?**

This Section only applies to Visa Infinite Cardholders and the cost of the Rental Vehicle must be charged fully (100%) to the covered card.

When you hire a Rental Vehicle, your rental agreement should include a Collision Damage Waiver (CDW) and cover for Third Party Liability and Theft. There is usually an excess applicable to the CDW and Theft part of the agreements which you would be liable to pay in the event of a claim. Our CDW cover is designed to allow you to claim back the costs of this excess up to the amount stated in the Table of Benefits.

Cover is granted for the duration specified in the rental agreement, but no more than 31 days.

Please refer to the full Policy Terms and Conditions and Table of Benefits to see the full details of cover, limits, conditions and exclusions.

## **20. Who can be covered by the Rental Car Collision Damage Waiver?**

An Infinite Cardholder being the named first driver in the rental agreement, and any member of the party travelling with the Cardholder named on the original rental agreement as an authorised driver, being at least 21 years of age and under 80 years of age, in possession of a valid driver's license valid for the class of Rental Vehicle.

## **21. Is there an excess to pay if I make a claim?**

A deductible does apply to certain sections of cover. Please refer to Your Policy Table of Benefit to see the amount and under what section of cover it applies.

## **22. How do I make a claim?**

Please e-mail [creditcardclaims@crowco.me](mailto:creditcardclaims@crowco.me) and provide the following information:

- Name and surname
- BIN Number (the first 9 digits of Visa bank card)
- Your address
- Nature of loss (the section under which you wish to make a claims)
- Date of loss
- Brief Details about your claim
- Proof of payment for the Trip using an Eligible Card

**All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any Eligible Cardholder or Insured Person(s).**

**Please refer to the policy documentation issued for full terms and conditions of coverage.**