

Car insurance
Health insurance
Home insurance
Travel insurance
Yacht insurance
Relocation insurance
Golf insurance
Motorcycle insurance
Personal accident insurance



800 AXA (292)
axa.ae



Travel Insurance
Travel Smart

**Never stop
exploring**



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

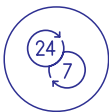
Whether you're traveling down under to Australia or west to Continental Europe, don't let unplanned events turn your travel plans upside down. Count on help from AXA to ensure your peace of mind — no matter where in the world you travel.

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.

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.



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.



Extensive Protection

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



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.

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	1,000	1,000
C	Emergency Transportation	Included in Chapter A Limit	60,000
D	Repatriation of other insured person	10,000	5,000
E	Repatriation of mortal remains	10,000	
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 or Curtailment	5,000	
M	Delayed departure	upto 500	upto 500
N	Delayed baggage	250	
O	Personal baggage and personal 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 below the age of 16 pay 50% of the premium and enjoy up to 50% of the stated limit in all sections.
*** This cover is applicable only if Adventure Sports option is selected, the additional premium is paid and the Adventure Sports cover is shown on the policy schedule.

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.

- 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.

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.

* Please refer to your Policy for full details.
** This is not a private health insurance.
*** 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 irrecoverable travel and accommodation expenses incurred or 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 \$100 for each 6 hour delay due to strike or adverse weather conditions up to \$500.



Baggage Delay

If baggage is delayed for at least 4 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

*Excluding VAT

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 sports (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 nonworking 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.

- 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.

Policy Cancellation


You may cancel the Policy within seven days of the issuance date provided the Period of Insurance did not start, including confirmation of no claims or losses made or known or reported or any incident which may give rise to any claim under the Policy, in which case, you will be entitled to a refund of premium subject to the below Administration fee.

Annual Travel plan and Travel Schengen product cannot be cancelled - No refund will be made.

Main Exclusions


- 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.
- Sports in professional practice and in competition.

For more information contact your nearest AXA branch, your Travel Agent, your Broker or log on to www.axa.ae



Personal Details

First name:			
Last name:			
<input type="checkbox"/> M	<input type="checkbox"/> F		
Date of birth:	Nationality:	Phone no.:	
DD/MM/YYYY			
P.O. box:	City:	Postal code:	
Email:			
Country of residence:			
<input type="checkbox"/> Saudi Arabia	<input type="checkbox"/> U.A.E	<input type="checkbox"/> Bahrain	
<input type="checkbox"/> Kuwait	<input type="checkbox"/> Oman	<input type="checkbox"/> Qatar	




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.
- iv. I hereby declare that to the best of my knowledge and belief that the above statements & particulars are true and correct and that I have not withheld any information material to this proposal. I agree that this proposal and declaration shall form the basis of the contract between the Insurer and me.

Signature	Date



Travel Details

Product:	<input type="checkbox"/> Smart	<input type="checkbox"/> Family	<input type="checkbox"/> Schengen
Travel dates: From:	DD/MM/YYYY	To:	DD/MM/YYYY
Period of travel:			
<input type="checkbox"/> 5 days	<input type="checkbox"/> 9 days	<input type="checkbox"/> 15 days	<input type="checkbox"/> 22 days
<input type="checkbox"/> 31 days	<input type="checkbox"/> 45 days	<input type="checkbox"/> 62 days	<input type="checkbox"/> 92 days
<input type="checkbox"/> Annual	<input type="checkbox"/> Worldwide	<input type="checkbox"/> Worldwide excluding USA, Canada	
Country(ies) visited:			
<input type="checkbox"/> Adventure Sports Extension (Winter & Water sports, safari, trekking)			
<input type="checkbox"/> Terrorism Cover Extension			
Cover not needed: <input type="checkbox"/> Medical		<input type="checkbox"/> Travel Inconvenience	



Additional Members

First & last name	Nationality	Gender	Date of birth

Disclaimer: This leaflet provides only summary information about coverage. The liability of AXA Insurance (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. AXA Insurance (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy Handbook for full terms, conditions & exclusions. A specimen copy of this Policy is available from any AXA branch office in the Gulf or on our website www.axa-gulf.com