



TRAVEL SMART

**If you want your vacation to be
worry free**

Turn to AXA for Travel Smart Insurance



— *Be Life Confident* —



TRAVEL
SMART



If you don't want unforeseen events to disrupt your vacation, protect your family with Travel Smart Insurance.

Whether you are visiting Australia, Japan or 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.

Choose from a variety of plans created to suit your individual needs:

- Travel Smart
- Travel Family
- Travel Schengen

**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, to 24 hours travel assistance.

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 suits travel needs.

Travel Smart

The best travel insurance product in the market to cover you with any medical and travel inconvenience for the complete peace of mind.

Travel Family

Comprehensive worldwide Family Cover under one single premium for insured person, spouse and unlimited number of children.

Travel Schengen

Minimum cover you need to get your visa for schengen countries.

AXA is the way to travel smart!

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

Your cover at glance

Coverage in (US Dollars)	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 aid & rescue	20,000	
I Personal liability	1,000,000	100,000
J Legal assistance & 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	up to 500	up to 500
N Delayed baggage	250	
O Personal baggage & 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 the death of a 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.

* 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 additional 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 your passport while abroad

Delayed Departure

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

Baggage Delay

If your 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
	SR/AED	SR/AED	SR/AED	SR/AED
5 days	95	130	110	50
9	130	180	125	60
15	160	230	155	74
22	200	280	220	95
31	240	330	245	110
45	260	380	265	150
62	290	400	290	185
92	380	550	370	260
ANNUAL (Each trip 62 days)	850	850	695	440

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, water sports, 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 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 an 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 CEQA has been contacted on (+44 1 24 36 211 78) and got approval of the cost. A full medical certificate from the attending doctor must be submitted along with the 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.



APPLICATION FORM

1 Personal details

First name M F

Last name

Date of Birth / / Nationality Phone

PO Box City Postal Code

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

Main Exclusions from the cover

- Medical expenses not approved by AXA.
- 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.

Disclaimer: This leaflet provides only summary information about coverage. Full details of terms, coverage, conditions and exclusions are contained in the Policy, available from our authorised agents, any AXA branch office in the Gulf or at our website www.axa-gulf.com.

2 Travel details

Product Smart Family Schengen

Period of travel Date of departure / /

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

Country visited

Adventure Sports Extension (Winter & water sports, safari, trekking) Terrorism Cover Extension

Cover not needed (only for Smart) Medical Travel Inconvenience

3 Additional members

First name, Last name	Nationality	Gender M/F	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

AXA Personal Solutions

With more than 50 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. AXA protects your daily life and gives you the means to build your future in complete confidence.

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