

# TRAVEL INSURANCE

# تأمين السفر

We insure you and your family during your travel overseas. We offer various travel insurance plans to suit your needs while traveling across Europe, USA and Canada and the rest of the world. We also provide travel insurance plan when traveling to Kingdom of Saudi Arabia during Hajj and Umrah season.

The plans are available for single trips or multiple annual trips. Amongst others, our solutions include worldwide emergency assistance services during the travel period.



# WORLDWIDE & EUROPE

## PLAN BENEFITS & LIMITATIONS

SUMMARY OF COVERS	TRAVELLER Limits in USD	PEARL Limits in USD	FAMILY Limits in USD	SCHENGEN Limits in EUR
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Geographical Coverage	*Worldwide or **Worldwide 1	*Worldwide or **Worldwide 1	*Worldwide	***Europe
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### MEDICAL & EMERGENCY ASSISTANCE

Medical Expenses & Hospitalization Abroad	150,000	50,000	50,000	30,000
COVID19 Emergency Medical Expenses & hospitalization (sub limit)	35,000	35,000	35,000	30,000
COVID19 Quarantines Expenses (sub limit)	- up to 14 days - up to \$100/day	- up to 14 days - up to \$100/day	- up to 14 days - up to \$100/day	- up to 14 days - up to €85/day
Emergency Medical Evacuation	150,000	50,000	50,000	30,000
Emergency Dental Care	1,000	1,000	1,000	1,000
Repatriation of Mortal Remains	15,000	10,000	10,000	5,000
Repatriation of family member travelling with the insured	10,000	5,000	5,000	2,000
Emergency Return Home following death of a close relative	5,000	2,000	2,000	2,000
Travel of one immediate family member	100/day Max 1000	85/day Max 850	85/day Max 850	Not Covered

### PERSONAL ASSISTANCE SERVICES

24 Hours Assistance Services	Covered	Covered	Covered	Covered
Delivery of Medicines	5,000	1,000	1,000	Not Covered
Advance of Bail Bond	10,000	4,000	4,000	Not Covered
Legal Defence	5,000	2,000	2,000	Not Covered
Hijacking	250/hour, up to 10,000	Not Covered	Not Covered	Not Covered

### LOSSES & DELAYS

Loss of passport, driving license, national identity card abroad	500	300	300	Not Covered
Compensation for in-flight loss of checked-in baggage	2,500 1,250/bag, 125/item	1,000 500/bag, 50/item	1,000 500/bag, 50/item	Not Covered
Compensation for delay in the arrival of luggage	1,000	500	500	Not Covered
Delayed Departure	1,000	500	500	Not Covered
Location and forwarding of personal effects	Covered	Covered	Covered	Covered

### PERSONAL ACCIDENT

Death in common carrier	50,000	25,000	25,000	30,000
Permanent disability	% of principal sum as per scale	% of principal sum as per scale	% of principal sum as per scale	Not Covered
Permanent Total disability	50,000	25,000	25,000	Not Covered

### CIVIL LIABILITY BENEFITS

Personal Civil Liability	50,000	25,000	25,000	Not Covered
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\* WORLDWIDE: Provides Worldwide cover except the country of residence.

\*\* WORLDWIDE 1: Provides Worldwide cover except the country of residence, USA and Canada.

\*\*\* EUROPE: All European countries including the Schengen Area.

# HAJJ & UMRAH PLANS

## PLAN BENEFITS & LIMITATIONS (IN USD/PERSON)

	PLAN A	PLAN B	PLAN C
Period	15 days	30 days	45 days
Emergency Medical Expenses for sickness & hospitalization	800 (Excess 50\$)	1,300 (Excess 50\$)	1,800 (Excess 50\$)
Personal Accident	8,000	8,000	8,000
Repatriation of Moral Remains	1,300	1,300	1,300
24 Hours Assistance	Unlimited	Unlimited	Unlimited
Relay of urgent message	Unlimited	Unlimited	Unlimited
Delivery of medicine	Unlimited	Unlimited	Unlimited
Advance of Bail Bond	800	1,300	1,800

## ADDITIONAL INFORMATION

Family Plan includes spouse and children between 3 months and 18 years of age, with no limit on the number of children.

- Children between 3 months to 18 years old, travelling with their parents, will pay %50 of the premium in all plans except family plan.
- Minimum and maximum age is between 3 months and 65 years (for insured above 65 years please refer to the company).
- Children are covered for Maximum of %10 in respect of Personal Accident, and up to a maximum of 10,000 USD under accidental death.
- Additional Coverage: Winter sport %100 additional premium.
- Maximum period of the coverage:
  - Up to a maximum of 92 consecutive days abroad per trip.
  - In annual and bi-annual policies, trips not to exceed 92 consecutive days per trip.
- Cover is available for return trips only.
- Cover excludes inbound and one-way trips.
- Non-residents in the country where the policy is issued are not eligible for cover.

## CONTACT US

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Licensed and regulated as locally incorporated insurance firm  
by the Central Bank of Bahrain

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