



Key Information Document

Insurance Provider

This insurance Policy is underwritten by AIG MEA Limited (QFC Branch), Office No. 402, 4th Floor, Qatar Financial Centre, Tower1, Westbay, P.O. Box 23043, Doha, Qatar, Tel: +974 (4) 4967428 | Fax: +974 (4) 4967411 | www.aig.com/qa

Type and Purpose of the Insurance: The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during an international trip, including: emergency medical expenses, theft or loss of baggage and cancellation. This Policy offers coverage only to individuals ordinarily resident in Qatar. The cover provided is subject to certain limits and excesses, as set out in the Table below.

Significant Features, Conditions and Exclusions: The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. This document is not a policy wording. You are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features	Conditions and Exclusions	Policy Wording Reference
Emergency Medical Expenses	<p>The Cover Provided Includes:</p> <ul style="list-style-type: none"> Emergency medical, surgical and hospital treatment and ambulance costs ; Additional accommodation and travel expenses if you cannot return to Qatar as scheduled; and Repatriation to the country of residence if it is medically necessary. <p>Significant Conditions:</p> <ul style="list-style-type: none"> If you need inpatient medical treatment, you must contact our global assistance on phone number +1 817 826 7276 and quote your travel policy number for assistance Additional accommodation and travel expenses and repatriation costs must be approved in advance by AIG Travel. <p>Significant Exclusions</p> <p>Cover is not provided if any medical expenses:</p> <ul style="list-style-type: none"> incurred for continuing treatment, including any medication commenced prior to the commencement date of the Contributed Journey, which the Insured Person has been advised to continue whilst on an Contributed Journey; or incurred due to investigatory treatment that is not specified by a Medical Practitioner as immediately necessary; or for fillings or crowns of precious metal; or for any procedures relating to dental or oral hygiene; or for specialist Medical Treatment without referral from a Medical Practitioner; or relating to contraceptive devices, prosthetic devices, medical appliances or artificial aids; or for preventative treatment, including but not limited to any vaccination and/or immunization; Incurred in Country of Residence: 	Page 15 Emergency Medical Expenses
Trip Cancellation or Curtailment	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including:</p> <ul style="list-style-type: none"> You dying, becoming seriously ill or being injured; The death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip. <p>Significant Conditions:</p> <p>If it is necessary for you to cut short your trip and return to the country of residence, you must contact AIG Travel immediately.</p>	Pages 20-21 Trip Cancellation or Curtailment Pages 20-21 Trip Cancellation or Curtailment

Significant Features	Conditions and Exclusions	Policy Wording Reference
	<p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> The reason for cancellation or cutting short your trip relates to a medical condition or illness which you knew about when you purchased this insurance and which could reasonably be expected to lead to a claim. 	Pages 20-21 Trip Cancellation or Curtailment
<p>Your Personal Belongings and Baggage</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed. <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> You do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; You leave your belongings or baggage unattended in a public place; The loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); 	<p>Pages 5-7 Table of benefit</p> <p>Page 16 Section 4.3 Travel Inconvenience Benefits</p> <p>Page 16, Section 4.3 Travel Inconvenience Benefits</p>
<p>Secure Wallet (Children Excluded)</p>	<p>Purpose of the coverage is to refund the financial loss up to the limits stated in the Table of Benefits. The coverage starts from the moment the first fraudulent transaction takes place and lasts for a maximum of 48 hours or until notification of the bank that the card is lost (Whichever occurs first). All the Insured Person's credit cards are covered should these be lost or stolen</p> <p>Significant Conditions:</p> <ul style="list-style-type: none"> In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips). <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> You do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or At the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility. 	<p>Pages 5-7 Table of benefit</p> <p>Pages 24-27 Section 4.4 Secure Wallet (Children Excluded)</p>

Period of Insurance: Cover for the insurance benefit starts at the time you book the trip or pay the insurance premium, whichever is later. Cover for the cancellation benefit ends as soon as you start your trip. Cover under all other sections starts when you leave your home address in Qatar (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your certificate of insurance, whichever is the later. Cover ends when you return to your home address in Qatar (but not later than 24 hours after your return to the Qatar) or at the end of the period of cover as shown on your certificate of insurance, whichever is earlier. Cover cannot start after you have left Qatar. Each trip must begin and end in Qatar. No cover is provided for one way trips. The start and end dates of your trip are set out on your certificate of insurance.

Cancellation: If you wish to cancel the policy, you may do so by contacting us by phone at 00974 4496 7428 or by writing to AIG MEA Limited (QFC Branch) authorized by Qatar Financial Centre Regulatory Authority, PO Box 23043, Doha, Qatar within 14 days from the date of purchase. Policies are to be cancelled at least 24 hours prior to travel and can only be cancelled if no claim has been filed against the policy. If the policy is cancelled at least 24 hours prior to travel, within 14 days of purchase and there is no claim filed against it, the Insured Person is entitled to a full refund. In line with the conditions of the Policy Wording we will refund the premium the Insured Person has paid within twenty (20) business days of the date we were contacted to cancel the policy. If the Insured Person has travelled or made a claim before he or she requested to cancel the policy, the Company will not refund the premium.

Claim Notification: You can make a claim by contacting: call us on **+974 4 496 7428** or write to us at myclaim@aig.com within 24 hours of loss or damage.

Your Right to Complain: We believe you deserve a courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations please contact us using the appropriate contact details below, providing the Policy/Claim Number and the name of the Policyholder/Insured Person to help us deal to with your comments quickly.

AIG MEA Limited (QFC Branch)

PO Box 23043, Doha, Qatar

Attn: Customer Care Manager

Phone: 00974 4496 7428

Email: servicecenter-me@aig.com

You will receive a written acknowledgement within five (5) days of the date of notification of the complaint. Within four (4) weeks of the date of notification of the complaint the Customer Care Manager will provide either a final response or a written explanation as to why it has not been possible to resolve the matter, with an indication of when you will next be contacted regarding the complaint. A final response or a written explanation for the further delay, plus an indication of the date of resolution, will be given to you within eight (8) weeks of the date of notification of the complaint.

If you are dissatisfied with the Customer Care Manager's response to the complaint or with the second expected date of resolution, you have the right to refer your complaint to the Qatar Financial Centre's customer dispute resolution scheme which is an independent body authorised to arbitrate between companies regulated by the QFCRA and their clients/customers. You may contact the customer dispute resolution scheme either by e-mail to complaints@cdrs.org.qa or by post to The Customer Dispute Resolution Scheme, P.O. Box 22989, Doha, Qatar

Policy Premium Calculation: your premium is calculated as per the below table and based on the period of coverage.

Premium Period of Coverage	Individual			Family		
	Platinum	Gold	Silver	Platinum	Gold	Silver
up to 7 days	QAR 165	QAR 88	QAR 55	QAR 355	QAR 189	QAR 118
up to 15 days	QAR 214	QAR 115	QAR 74	QAR 461	QAR 248	QAR 159
up to 30 days	QAR 346	QAR 173	QAR 110	QAR 743	QAR 371	QAR 237
up to 60 days	QAR 420	QAR 260	QAR 165	QAR 903	QAR 558	QAR 289
up to 90 days	QAR 539	QAR 361	QAR 230	QAR 1159	QAR 776	QAR 402
Annual Multi-trip (each trip 90 days)	QAR 902	QAR 646	QAR 412	QAR 1940	QAR 1389	QAR 720