

TRAVEL INSURANCE BENEFIT TEMPLATE



OUTBOUND

Benefits	Noor Takaful				RAKINSURANCE						RSA		
	Gold	Silver	Family	Schengen	Worldwide / Worldwide excluding US and Canada	Worldwide / Worldwide excluding US and Canada	Schengen / Worldwide excluding US and Canada	Schengen / Worldwide excluding US and Canada	Kingdom of Saudi Arabia (Hajj & Umrah)	Kingdom of Saudi Arabia (Hajj & Umrah)	Silver	Holiday Travel	Schengen
					Platinum	Premier	Prime	Standard	Prime	Standard			
1 Emergency Medical Cover													
1.2 Emergency Medical Expenses	USD 150,000	USD 50,000	USD 50,000	USD 30,000	USD 1,000,000 Excess: USD 100	USD 500,000 Excess: USD 100	USD 100,000 Excess: USD 100	USD 50,000 Excess: USD 100	50,000	30,000	USD 1,000,000	USD 1,000,000	Euro 30,000
1.3 Emergency Dental Care	USD 1,000	USD 1,000	USD 1,000	USD 1,000	USD 1,000	USD 1,000	USD 1,000	200	150				
1.4 Overseas rehabilitation allowance	X	X	X	X	X	X	X	X	X				
1.5 Emergency Medical Evacuation and/or Repatriation	USD 150,000	USD 50,000	USD 50,000	USD 30,000	Actual Expenses (Included under limits for Emergency medical)	Actual Expenses (Included under limits for Emergency medical)	Included under Emergency Medical	Included under Emergency Medical	Included under Emergency Medical	Included under Emergency Medical			
1.6 Repatriation of Mortal Remains	USD 15,000	USD 10,000	USD 10,000	USD 5,000	USD 15,000	USD 10,000	USD 7,000	USD 5,000	10,000	5,000			
1.7 Accidental death and permanent total disability	X	X	X	X	X	X	X	X	50,000 (Accidental Death only)	30,000 (Accidental Death only)			
1.8 Assault/Mugging	X	X	X	X	USD 500	USD 500	X	X	X	X			
1.9 Robbery, Hijack and/or Murder	X	X	X	X	USD 250 per hour up to USD 10,000	X	X	X	X	X			
1.11 Drowning and suffocation by gas, poisonous fumes or smoke	X	X	X	X	X	X	X	X	X	X			
1.12 Strike, riot and civil commotion	X	X	X	X	X	X	X	X	X	X			
1.13 Premature return following death of Close Relative	USD 5,000	USD 2,000	USD 2,000	X	USD 5,000	USD 2,000	USD 2,000	USD 2,000	X	X	X	X	
1.14 Visit of Close Relative	X	X	X	X	USD 100 per day max USD 1,000	USD 85 per day max USD 850	X	X	X	X	USD 1,500	USD 1,000	X
1.15 Repatriation of family member travelling with the insured	USD 10,000	USD 5,000	USD 5,000	X	USD 10,000	USD 5,000	USD 2,000	USD 2,000	X	X	X	X	
1.16 Travel of one Immediate Family Member	USD 100 per day up to USD 1,000	USD 85 per day up to USD 850	USD 85 per day up to USD 850	X	X	X	X	X	X	X	X	X	
1.17 Cost of First Aid & Rescue	USD 2,000	USD 1,000	USD 1,000	X	USD 5,000	USD 2,500	USD 1,000	USD 1,000	X	X	X	X	
1.18 Transport or Repatriation in case of illness or Accident	Unlimited	USD 60,000	USD 50,000	X	X	X	X	X	X	X	X	X	
1.19 Accidental Death in common carrier	USD 50,000	USD 25,000	USD 25,000	USD 30,000	USD 50,000	USD 50,000	USD 50,000	USD 25,000	X	X	USD 10,000	X	X
1.20 Permanent disability in common carrier	% of principal sum as per scale	% of principal sum as per scale	% of principal sum as per scale	X	USD 50,000	USD 25,000	X	X	X	X	X	X	X
1.21 Permanent Total disability	USD 50,000	USD 25,000	USD 25,000	X	X	X	X	X	X	X	X	X	
1.22 Comatose state lumpsum benefit	X	X	X	X	X	X	X	X	X	X	USD 2,500	USD 1,500	X
1.23 Simple and other fractures	X	X	X	X	X	X	X	X	X	X	USD 1,500	USD 1,000	X
1.24 Funeral benefits	X	X	X	X	X	X	X	X	X	X	USD 1,500	USD 1,000	X
1.25 Medical Follow Up Treatment	X	X	X	X	X	X	X	X	USD 900	USD 600	X	X	X
1.26 Emergency Pregnancy and Delivery cases	X	X	X	X	X	X	X	X	20,000	15,000	X	X	X
2 Travel Inconvenience Cover													
2.2 Travel Delay / Abandoning your Trip	X	X	X	X	X	X	X	X	USD 1500 (Delay of Departure Flights in KSA exceeding 4 hours) (USD 50/4 hours)	USD 1500 (Delay of Departure Flights in KSA exceeding 4 hours) (USD 50/4 hours)	USD 100 per 6 hours up to USD 500	USD 100 per 6 hours up to USD 500	X
2.3 Personal Belongings and Baggage (including valuables)	X	X	X	X	X	X	X	X	X	X	USD 6,000 (Valuables USD 1,500)	USD 5,000 (Valuables USD 1,000)	X
2.4 Delayed Baggage	X	X	X	X	X	X	X	X	USD 250 (USD 50/4 hours)	NA	USD 100 per hour up to USD 1,000	USD 100 per hour up to USD 500	X
2.5 Hijack and Detention	USD 250 per hour up to USD 10,000	X	X	X	X	X	X	X	X	X	USD 100 per 24 hours up to USD 5,000	X	X
2.6 Personal Liability	USD 50,000	USD 25,000	USD 25,000	X	USD 1,000,000	USD 500,000	X	X	X	X	USD 1,000,000	USD 1,000,000	X
2.7 Cancellation or Curtailment	USD 5,000	USD 3,000	USD 3,000	X	USD 5,000	USD 3,000	USD 2,000	X	Up to 1500 per ticket (Cancellation of Departure Flights in KSA)	Up to 1500 per ticket (Cancellation of Departure Flights in KSA)	USD 5,000	USD 5,000	X
2.8 Delayed Departure	USD 1,000	USD 500	USD 500	X	USD 1,000	USD 500	X	X	X	X	X	X	X
2.9 Baggage Loss	X	X	X	X	X	X	X	X	USD 500	USD 250	X	X	X
2.10 Personal Baggage and Personal Money	USD 5,000	USD 2,000	USD 2,000	X	USD 5,000	USD 2,000	USD 750	USD 750	USD 500	N/A	X	X	X
2.11 Loss of Credit Card	USD 2,000	USD 1,000	USD 1,000	X	USD 2,000	USD 1,000	USD 500	USD 500	X	X	X	X	X
2.12 Loss of Passport, driving license, national identity card abroad	USD 500	USD 300	USD 300	X	USD 500	USD 300	USD 1,000	X	USD 250	USD 100	USD 750	USD 500	Euro 350
2.13 Legal Defense	USD 5,000	USD 2,000	USD 2,000	X	USD 5,000	USD 2,000	X	X	X	X	USD 50,000	USD 50,000	X
2.14 Bail Bond	USD 10,000	USD 4,000	USD 4,000	X	USD 10,000	USD 4,000	X	X	X	X	USD 5,000	USD 5,000	X
2.15 Hospital allowance	X	X	X	X	X	X	X	X	X	X	USD 300 per day up to USD 1,500	USD 300 per day up to USD 1,500	X
2.16 Home contents burglary - whilst travelling	X	X	X	X	X	X	X	X	X	X	USD 1,500	USD 1,000	X
2.17 Dependent Child Protection	X	X	X	X	X	X	X	X	X	X	USD 1,500	USD 1,000	X
2.18 Emergency Telephone Charges	X	X	X	X	X	X	X	X	X	X	USD 100	USD 100	X
2.19 Pet Care	X	X	X	X	X	X	X	X	X	X	USD 300	X	X
2.2 24x7 Assistance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X
2.21 Delivery of Medicines	USD 5,000	USD 1,000	USD 1,000	X	USD 5,000	USD 1,000	X	X	X	X	X	X	X
2.22 Missed Departure Abroad	up to USD 1,500	up to USD 1,500	up to USD 1,500	X	Up to USD 1,500	Up to USD 1,500	Up to USD 1,500	X	X	X	X	X	X
2.23 Extension of Stay of a beneficiary outside the country of residence due to sudden illness/accident	Actual cost up to USD 10,000	Actual cost up to USD 10,000	Actual cost up to USD 10,000	X	X	X	X	X	X	X	X	X	X
2.24 Compensation for in-flight loss of checked-in baggage	USD 2,500	USD 1,000	USD 1,000	X	USD 2,500	USD 1,000	X	X	X	X	X	X	X
Per Bag	USD 1,250	USD 500	USD 500	X	USD 1,250	USD 500	X	X	X	X	X	X	X
Per Item	USD 125	USD 50	USD 50	X	USD 125	USD 50	X	X	X	X	X	X	X
2.25 Compensation for delay in the arrival of luggage	USD 1,000	USD 500	USD 500	X	USD 1,000	USD 500	X	X	X	X	X	X	X
2.26 Location and forwarding of personal effects	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	X	X	X
2.27 Missed Departure/Missed Connection	USD 2,000	USD 1,000	USD 1,000	X	X	X	X	X	X	X	USD 1,000	USD 5,000	X
2.28 Schengen Visa Refusal	X	X	X	X	USD 100	USD 100	USD 100	X	X	X	X	X	X
3 Optional Covers													
3.1 Terrorism extension	USD 100,000	USD 100,000	USD 100,000	USD 30,000	USD 100,000	USD 100,000	USD 100,000	USD 100,000	X	X	USD 100,000	USD 100,000	X
3.2 Adventure Sports	X	X	X	X	USD 5,000	USD 5,000	USD 5,000	USD 5,000	X	X	X	X	X
3.3 Winter Sports													
3.3.1 Winter Sports Equipment	X	X	X	X	USD 500	X	X	X	X	X	USD 500	USD 500	X
3.3.2 Ski Hire	X	X	X	X	X	X	X	X	X	X	USD 50 per day, up to USD 500	USD 50 per day, up to USD 500	X
3.3.3 Ski Pack	X	X	X	X	USD 300	X	X	X	X	X	USD 500	USD 500	X
3.3.4 Piste Closure	X	X	X	X	USD30 per day (Max 10 Days)	X	X	X	X	X	USD 50 per day, up to USD 500	USD 50 per day, up to USD 500	X
3.4 Golf Cover													
3.4.1 Golf Equipment	X	X	X	X	USD 3,000 (USD300 per item)	USD 3,000 (USD300 per item)	X	X	X	X	USD 500	USD 500	X
3.4.2 Golf Equipment Hire	X	X	X	X	USD 600 (USD300 per item)	USD 600 (USD300 per item)	X	X	X	X	USD 50 per day, up to USD 500	USD 50 per day, up to USD 500	X
3.4.3 Liabilities to the public	X	X	X	X	USD 14,000	USD 14,000	X	X	X	X	X	X	X
3.4.4 Hole In One	X	X	X	X	USD 300	USD 300	X	X	X	X	X	X	X
3.4.5 Green Fees	X	X	X	X	X	X	X	X	X	X	USD 500	USD 500	X
3.5 Cruise Cover													
3.5.1 Missed Port Departure	X	X	X	X	X	X	X	X	X	X	USD 1,000	USD 1,000	X
3.5.2 Cabin Confinement	X	X	X	X	X	X	X	X	X	X	USD 300 per day, up to USD 1,000	USD 300 per day, up to USD 1,000	X
3.5.3 Unused Excursions	X	X	X	X	X	X	X	X	X	X	USD 500	USD 500	X
3.5.4 Itinerary Change	X	X	X	X	X	X	X	X	X	X	USD 250 per port, up to USD 500	USD 250 per port, up to USD 500	X
3.6 Cruise Interruption	X	X	X	X	X	X	X	X	X	X	USD 1,000	USD 1,000	X
4 COVID-19 Cover													
4.1.1 Emergency Medical, Hospitalization, Pharmaceutical Expenses, And Surgical Expenses Abroad, Due to Covid-19 Only until Stabilization	X	X	X	X	Up to USD 36,000 Excess USD 240	Up to USD 36,000 Excess USD 240	Up to EUR 30,000 Excess EUR 150	Up to EUR 30,000 Excess EUR 150	Up to USD 30,000 (Excess EUR 150)	Up to USD 30,000 (Excess EUR 150)	USD 1,000	USD 1,000	X
4.1.2 Quarantine (if tested positive)	X	X	X	X	X	X	X	X	X	X	X	X	X

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