



CARD TRAVEL ACCIDENT INSURANCE COVER

Brought to you by

The National Bank of Ras Al Khaimah (P.S.C)
a Public Joint Stock Company

Offered By

Union Insurance Company (P.S.C.)

الإتحاد للتأمين
UNIONINSURANCE 

 **RAKBANK**
Simply Better

We welcome you as a RAKBANK Cardholder to enjoy the Benefits offered by the Company under the Card Travel Accident Insurance Cover. We request you to go through the Cover details in order to understand thoroughly the Cover offered.

IMPORTANT NOTICE

- Cover automatically starts from the Commencement Date.
- This Cover is free of charge.
- Cover will be applicable for primary & supplementary Credit Cards, Debit Cards, Prepaid Cards and Business Cards excluding Corporate and Lodged Cards.
- The Cardholder should have paid at least 50% of the cost of the ticket by using the RAKBANK Card.
- The Geographical Limit under this Cover is 'Worldwide'. Any Journey involving travel outside the Cardholder's Normal Country of Domicile within the period.
- The Cover is subject to laws of United Arab Emirates and under the jurisdiction of United Arab Emirates Courts.
- The Bank/Company reserves the right, at any time to amend the terms and conditions and/or to reject, discontinue or cancel the Cover/benefits applicable either wholly or partially without assigning any reason thereof.
- The Benefits under this Cover shall be limited to the percentage of the trip cost in respect of the Covered Trip that has been paid for with the Cardholder's Card.
- A Cardholder's/Business Customer's coverage shall terminate from the date the Cardholder/Business Customer is no longer eligible to participate as per sole discretion of the Bank
- Any claim payable under this cover shall be paid directly by the Company to the Cardholder/Business Customer or as may be applicable.
- RAKBANK is not at any time considered as an agent of Union Insurance Company (P.S.C.) the "Insurance Provider". Any claims or contestations for any insurance coverage shall be negotiated directly with Union Insurance Company (P.S.C.).
- The Cardholder/Business Customer consents and authorizes the Bank to disclose and report any financial or non-financial information related to all his/her Cards with the Bank to the Company, in compliance with the terms and conditions of the Cover. The Cardholder/Business Customer agrees and declares that he/she will not assert any claim, against the Bank for any loss, damage or injury suffered or alleged as a result of any such disclosure or reporting to the Company.

DEFINITIONS

Accident

means any sudden or unexpected and violent event, which may befall the Cardholder /Insured Person during the Journey, other than any intentionally self-inflicted injury.

Additional Card

means a Business Card issued by RAKBANK to a person nominated by, and at the request of, the Business Customer and in respect of which each Card transaction is to be recorded in the Business Customer's Card Account.

Additional Cardholder

means the person who is issued an Additional Card at the request of the Business Customer and shall be an employee of the Business Customer.

Baggage

means personal goods belonging to the Cardholder/Insured Persons or for which he or she is responsible which are taken by him or her on the Journey or acquired by him or her during the Journey.

Bank/RAKBANK

means The National Bank of Ras Al Khaimah (P.S.C) a Public Joint Stock Company, PO Box 5300, Ras Al Khaimah, United Arab Emirates.

Benefit(s)

means the Benefit(s) provided under the Coverage pursuant to this Cover.

Beneficiary

means the Beneficiary entitled to the Benefits according to this Cover.

Bodily Injury

means injury which is caused by an Accident occurring during the Journey and which within twelve months from the date of such Accident results in Insured Person's death, Permanent Total Disablement or Dismemberment.

Business Card

means, as appropriate, VISA, MasterCard or any other credit card issued by RAKBANK to a Business Cardholder and includes any replacement, reissued or renewed credit card.

Business Cardholder

means the Primary Business Cardholder who is an individual nominated by, and at the request of, the Business Customer and an Additional Cardholder to whom a Business Card bearing that individual's name and the Business Customer's name is issued by RAKBANK and, in respect of which each Card transaction is to be recorded in the Business Customer's Card Account.

Business Customer

means the business entity whether sole proprietorship firm, public or private joint stock company, partnership firm, limited liability company or any other form of entity for whom the Card Account is first opened by RAKBANK based on an agreement entered into between that business entity and RAKBANK pursuant to which RAKBANK will issue Business Cards to individuals nominated by that business entity from time to time to become Business Cardholders.

Card(s)

means Credit Cards (primary and supplementary), Debit Cards and Prepaid Cards and Business Cards issued by the Bank for which the Benefits under this Cover shall apply.

Card Account

means the Card account opened by RAKBANK in the name of the Cardholder/Business Customer for the purpose of entering all credits and debits received or incurred by the Cardholder(s).

Cardholder

means any person not more than 70 years of age who has a valid Card(s) and who is travelling outside the Normal Country of Domicile and has paid at least 50% of their tickets for travel using his/her Card including the Business Cardholders. However, Debit Cards issued under sole and joint business accounts and corporate accounts for which Benefits under this Cover shall apply, shall not be more than 4.

Checked-in Baggage

means the Baggage of the Cardholder/Insured Person in respect of the Covered Trip under the care, custody and control of the airlines/carrier for the purposes of transit and which is not under the immediate supervision of the Insured Person concerned.

Company

means the Union Insurance Company (P.S.C.), PO Box 119227 Dubai, United Arab Emirates.

Commencement Date

means the date the Cardholder/Insured Person is enrolled for this Cover by the Bank or the date of inception of this Cover whichever is later. Cardholders/ Insured Persons are automatically enrolled for this cover on issuance of the Card.

Coverage/ Cover

means Card Travel Accident Benefit offered by the Company.

Coverage Amount

means the maximum amount of Benefit and/or limit mentioned in this Cover in relation to a Benefit hereunder.

Covered Trip / Journey

means the first 90 days of any trip outside the Cardholder's/Insured Person's Normal Country of Domicile falling within the period where at least 50% of the cost of the tickets for travel has been paid for using the Cardholder's Card. The Journey shall be deemed to have begun with the Cardholder's/ Insured Person's departure from home and shall have ended upon return to the home.

Credit Card Facility

means the Bank's Credit Card Facility which has been nominated as the facility to which the Benefits under this Cover is to apply, including Business Cards but excluding Corporate Cards and Lodged Cards.

Debit Card Facility

means the Bank's Debit Card Facility which has been nominated as the facility to which the Benefits under this Cover are to apply including Debit Cards issued under Personal accounts (sole and/or joint accounts), Business accounts, Corporate accounts but excluding Lodged Cards.

Death

means death due to any Bodily Injury other than those specifically excluded under this Cover.

Dismemberment

means permanent loss of a limb including permanent loss of use of such limb or loss of Eye(s) including total and irrecoverable loss of sight in such Eye(s) caused by Bodily Injury occurring within 12 months from date of Accident.

Eligible Account

means Card(s) issued by the Bank for which Benefits under this Cover shall apply

Immediate Family / Dependents

means Cardholder's spouse and dependent children upto age 18, or dependent children upto age 23 if in full time education, and dependent upon parents for support. "Children" includes natural children, step children or legally adopted children.

Insured Person

means the Cardholder including Business Cardholder and/or his/her Immediate family whilst on a Covered Trip to whom the Benefits under this Cover shall apply.

Licensed Common Carrier

means any public transport conveyance which is deemed to include: aircraft, ships, trains and buses licensed by the appropriate governmental authority to carry passengers on a permitted route with scheduled ports, terminals or stations of embarkation and disembarkation.

Normal Country of Domicile

means that country in which the Cardholder/Insured Person has his/her permanent home or resident visa as shown in his/her passport.

Permanent Total Disablement

means disablement, caused other than by loss of limb or eye, which has prevented the Cardholder/Insured Person from engaging in any gainful occupation for at least twelve months and will in all probability entirely prevent the Cardholder/Insured Person from engaging in any gainful occupation whatsoever for the remainder of his or her life.

Prepaid Card Facility

means the Bank's Prepaid Card Facility, which has been nominated as the facility to which the Benefits under this Cover is to apply. Excluding Corporate Cards or lodged Cards. Prepaid Cards are cards on which money can be loaded in advance by the Cardholder and the spend is limited to the amount of money loaded.

Plan

means this Cover including any subsequent terms, conditions, exclusions, and application form (if any).

Primary Business Card

means a Business Card issued by RAKBANK at the request of the Business Customer to a Primary Business Cardholder

Primary Business Cardholder

means the person who is issued the Primary Business Card and who is the authorised signatory /partner/shareholder/proprietor of the Business Customer for whom the Card Account is first opened by RAKBANK based on an agreement entered into between the Business Customer and RAKBANK.

BENEFITS**Scope of Cover****SECTION 1 – PERSONAL ACCIDENT**

The Company shall pay the Coverage Amount for this section stated hereunder if in the course of a Covered Trip, the Insured Person sustains Bodily Injury whilst travelling in or on, mounting into or dismounting from any Licensed Common Carrier or as a result of being struck by any air, land or water conveyance during the course of travel which solely and independently of any other cause within 12 calendar months of the date of the Accident or being struck results in the Insured Person's:

- i. Death or
- ii. Dismemberment or
- iii. Permanent Total Disablement (PTD)

Amount Covered:

Limit of Indemnity	
Death	USD 150,000
Death of minor(s) under 18 years	USD 5,000
Loss of one limb	USD 150,000
Total and irrecoverable loss of sight of one eye	USD 150,000
Loss of more than one limb	USD 150,000
Total and irrecoverable loss of sight of both eyes	USD 150,000
Loss of one limb and total and irrecoverable loss of sight of one eye	USD 150,000
Permanent Total Disablement	USD 150,000

Exclusions applicable to section I (in addition to General Exclusions)

The Benefits under this section of this Cover shall not be paid in respect of any one Insured Person under more than one of the item(s) i. to iii arising out of any one Accident

SECTION 2 – TRAVEL INCONVENIENCE

2.1 Travel Delay Abandonment

The Company shall indemnify the Insured Person / Cardholder the expenses reasonable incurred subject to the amount covered as mentioned below in the event of delay in departure of the Licensed Common Carrier caused by or arising out of industrial action, adverse weather conditions, mechanical breakdown or derangement of the aircraft or sea vessel or the grounding of the aircraft as a result of mechanical or structural defect.

In case however, the Insured Person/Cardholder elects to cancel the whole travel itinerary after the number of hours delay as stated below in respect of reimbursement or any irrecoverable cancellation charges imposed by the provider of transport or accommodation, then such actual cancellation charges subject to the covered amount mentioned below shall be paid by the Company.

Amount Covered

USD 25/- per hour delay in excess of 6 hours subject to a maximum of USD 250/- per Insured Person per incident .

Conditions

- i. The Cardholder/Insured Person should have checked-in according to the itinerary given to him or her by the tour operator or Licensed Common Carrier and must obtain written confirmation from the Licensed Common Carrier(s) or their agents of the actual date and time of departure and the reasons for delay before a claim is considered under this section of the Cover.
- ii. For claims under this section the period of delay shall be calculated from the scheduled time of departure of the Licensed Common Carrier on which the Insured Person was booked to travel, as specified in the booking confirmation.

Exclusions

- a. Expenses incurred which would have been recoverable from any other source (shall include airlines, police authorities, travel agents/ tour operators, hotel etc.) including other Insurance policies.
- b. No claim would be admitted if such delay is less than 6 hours period.

2.2. Delayed Baggage

In the event of the Insured Person/ Cardholder being temporarily deprived of his Checked-in Baggage during a Covered Trip for a period in excess of the number of hours specified below, the Company shall, subject to the amount specified below, indemnify the Insured Person/ Cardholder in respect of such delayed baggage for the purchase of immediately necessary and reasonable items as may be required by the Insured Person/Cardholder.

Amount Covered

USD 50/- per hour delay in excess of 6 hours subject to a maximum of USD 600/- per Insured Person per incident.

Conditions

The Cardholder/Insured Person shall immediately notify the carrier of the missing Checked- in Baggage and get written confirmation from the Licensed Common Carrier of the reasons for delay and the number of hours he was without his baggage.

Exclusions

- a. Claims not substantiated by the Licensed Common Carrier(s) irregularity report.
- b. Expenses incurred which would have been recoverable from any other source (shall include airlines, police authorities, travel agents/ tour operators, hotel etc.) including other Insurance policies.

- c. No claim would be admitted if such delay is less than 6 hours period.
- d. Expenses incurred due to Baggage delay, detained or confiscated by Customs or officials of any local authority/body.

2.3 Loss of Baggage

In the event of a Cardholder/Insured Person suffering loss of or damage to Checked-in Baggage whilst on the Covered Trip, the Company shall indemnify the Cardholder/Business Customer in respect of such loss or damage upto the amounts mentioned below.

Amount Covered

USD 600/- per Insured Person per incident

Conditions

The Cardholder/Insured Person shall immediately notify the Licensed Common Carrier of the missing Checked- in Baggage and shall obtain a written confirmation from the Licensed Common Carrier that the Checked in Baggage is 'non-traceable' or 'lost'.

Exclusions

The Company shall not be liable in respect of the following:

- 1) Claims in respect of accessories for vehicles or boats.
- 2) Loss or damage due to:
 - i. moths, vermin, wear and tear, atmospheric or climatic condition or gradual deterioration.
 - ii. Mechanical or electrical failure
 - iii. Any process of cleaning, repairing, restoring or alteration
- 3) More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set.
- 4) Devaluation of currency or shortages due to errors or omissions during monetary transaction.
- 5) Loss not reported to the police, airline, shipping line or their handling agent within 24 hours of discovery and a written report obtained.
- 6) Any expenses incurred which would have been recoverable from any other source (shall include airlines, police authorities, travel agents/ tour operators, hotel etc.) including other Insurance policies.
- 7) Losses from unattended vehicles unless secured in a locked boot.
- 8) Breakage of sports equipment in use or loss of or damage to pedal cycles or hired equipment.

SECTION 3 – PERSONAL LIABILITY

The Company shall indemnify the Cardholder/Business Customer against all sums which they would become legally liable to pay damages or costs in respect of accidental death or Bodily Injury and/or accidental loss or damage to material property belonging to any third party upto a limit of USD 250,000/- in the aggregate due to an incident during the Covered Trip.

Conditions

- a. The Limit of Indemnity is inclusive of all the Cardholder's/Insured Person's costs and expenses incurred with the prior written approval of Company.
- b. The Insured Person/Cardholder's representative/Business Customer shall give immediate notice to Company of any occurrence for which there may be liability under this Cover and shall provide Company with such particulars and information as Company may require and shall forward to Company immediately on receipt any letter, writ summons and process and shall advise Company in writing immediately if the Cardholder/Insured Person/Cardholder's Representative/Business Customer has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence;
- c. No admission of liability or offer, promise or payment shall be made without the prior written consent of the Company. The Company shall be entitled at their discretion to take over settlement of any claim and to prosecute at their own expense and for their Benefit any claim for

compensation or damage against any other person. The Cardholder/ Insured Person/Business Customer shall give any information and assistance required;

- d. Company may at any time and at their sole discretion pay to the Cardholder/Business Customer the maximum sum payable under this section in respect of any claim. Company shall then be exempt from all future liability under this section.

Exclusions (in addition to the General Exclusions)

- a. Injury to employees of the Cardholder/Insured Person
- b. Liability arising out of
 - the ownership or use of animals, vehicles, air craft or water craft (other than manually propelled rowing boats, punts or canoes)
 - Property belonging to or held in trust by or in the custody or control of the Cardholder.
 - any willful act or misconduct
 - the carrying on of any trade profession or business.
- c. Liability to members of the Cardholder's family or any employee
- d. Liability assumed by the Cardholder by Contract.

GENERAL EXCLUSIONS

APPLICABLE TO ALL THE SECTIONS UNDER THE COVER

The Company shall not be liable under this Cover for:

1. death, disablement, loss, damage or expenses directly or indirectly occasioned by or happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority including act of terrorism.
2. death, disablement, loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising there from or any consequential loss directly or indirectly caused by or contributed to by or arising from
 - a. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
3. death, disablement, loss or expense arising out of pressure waves caused by aircraft and other flying machine travelling at sonic or supersonic speeds;
4. death, disablement or expense attributable directly or indirectly to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations thereof;
5. death, disablement, loss or expense directly or indirectly arising out of or contributed to by the Cardholder's/Insured Person's willful self-injury, suicide, attempted suicide, psychiatric disorders, deliberate exposure to exceptional danger (except in an attempt to save human life), or the Cardholder's/ Insured Person's own criminal act;
6. death, disablement, loss or expense arising out of and or attributable to:
 - a. the treatment of alcoholism, alcohol abuse, drug abuse or from taking drugs not prescribed by a registered qualified medical practitioner, nor from taking drugs prescribed for the treatment of drug abuse;
 - b. any anxiety or depression;
 - c. pregnancy or childbirth if the baby is due during the Covered Trip or within 12 weeks of the end of the Covered Trip;
 - d. the Insured Person/Cardholder engaging in flying of any kind other than as a passenger;
 - e. motor cycling
 - as a driver or passenger on machines with more than 125cc engine capacity;
 - as a driver if the Insured Person does not have a valid driving license;

7. death, disablement, loss or expense whilst the Cardholder/ Insured Person is:
 - a. Undertaking any form of hazardous work in connection with any business, trade or profession, racing, motor rallies and competitions, professional or organised sports, mountaineering (reasonably requiring the use of ropes or guides), pot holing, sky-diving, winter sports, or any form of aerial flight except as a fare paying passenger on a regular scheduled airline or licensed charter aircraft over an established route.
 - b. competing in or practicing for speed or time trials, sprints or racing of any kind;
 - c. engaged in or taking part in expeditions or being a crewmember on a vessel travelling from one country to another;
8. The excess specified in the Coverage sections as applicable to the relevant sections.
9. Expenses incurred as a result of the Cardholder/Insured Person engaging in active services in the Armed Forces of any nation.
10. Expenses incurred where the Journey is undertaken against the advice of a currently qualified medical practitioner.
11. Expenses arising through fraudulent use of Cards.
12. death, disablement, loss, damage or expenses directly or indirectly occasioned by or commission of or the attempt to commit an unlawful act.
13. Costs which would have been payable if the event giving rise to a claim had not occurred.
14. Costs incurred in respect of the period of any Journey that exceeds the 90 days duration of Cover.
15. Consequential loss of any nature.
16. Any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer insurance agent or carrier contracted as part of the original journey and not any third party's carrier booked directly by the Insured Person/Cardholder during the Journey.
17. Any claims arising from bankruptcy or liquidation of any party.
18. **NUCLEAR / CHEMICAL / BIOLOGICAL TERRORISM EXCLUSION**
Under this Cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, will not be covered.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

If the Company alleges that by reason of this exclusion any claim is not covered by this Cover the burden of proving the contrary shall be upon the Cardholder/Insured Person/Business Customer.

GENERAL PROVISIONS

APPLICABLE TO ALL THE SECTIONS UNDER THE COVER

1. The Cardholders/Insured Person must take reasonable care to prevent loss, damage, Accident, Bodily Injury or illness.
2. The Cardholder/Insured Person/Business Customer shall at their own expense furnish to the Company such certificates, information and evidence as the Company may from time to time reasonably require, in the form and of the nature prescribed by the Company. The Company shall be allowed at their own expense and upon reasonable notice to the Insured Person to arrange a medical examination of the Insured Person from time to time, or in the case of Death, upon reasonable notice to the Cardholders/Insured Person's representatives, to have a post-mortem examination of the body.

3. All words appearing in the gender of one sex shall be taken to include both sexes.
4. The due observance and fulfillment of the terms, provisions, conditions, limitations of this Cover in so far as they relate to anything to be done or complied with by each Cardholder/Insured Person and the disclosure of all material facts shall be condition precedent to any liability of the Company under this Cover. If the circumstances in which the insurance contract was entered into are materially altered without the written consent of the Company, the Cover shall become null and void in respect of the Cardholder/Insured Person concerned.
5. In the event that the Company incurs any cost and/or expense under the Cover on the Cardholder/Insured Person's behalf, the Cardholder/Insured Person/Business Customer shall reimburse such costs and expenses to the Company.
6. Failure at any time during the term of this Cover of either party hereunder to enforce any provision of this Cover shall not constitute a waiver of such provision nor prejudice the right of either party to enforce such provision at any subsequent time.
7. In this Cover headings are used for reference only and do not affect the construction or meaning of the Cover.
8. In no event will the production of more than one Card voucher evidencing a charge in whole or in part for the fare for travelling in or on a Licensed Common Carrier, obligate the Company to pay in respect of the Bodily Injury sustained by the Cardholder/ Insured Person on the result of any one Accident more than one Benefit, nor shall the Company become liable for any amount greater than the sum set against any such Benefit.
9. All notices made under this Cover may be served or sent by first class post or facsimile to the last known address or facsimile number of the Company . Letters mailed by registered mail, shall be deemed to be served at the expiry of 72 hours after the time of posting.
10. If the Cardholder/Insured Person/Business Customer has more than one Cover covering similar Benefits covered herein, then the Cardholder/ Insured Person/Business Customer is eligible only for a rateable proportion of the claim under this Cover. This is not applicable to Personal Accident claims,
11. Payment of Benefit shall be limited to admissible expenses, after allowing for amounts receivable from any other organisation or recoverable as damages.
12. Subrogation
 - a. Company shall be subrogated up to the full cost of services it has provided to the rights and causes of action of the Cardholder/ Insured Person to any party responsible for acts giving rise to Bodily Injury or Illness for which Company have rendered services.
 - b. The Company may at any time at their own expense and without prejudice to this Cover take proceedings in the name of the Cardholder/Insured Person to obtain compensation or secure an indemnity from any third party in respect of any loss or injury giving rise to the provision of services under this Cover.
 - c. Should services provided by Company be covered in whole or in part by an insurance policy, then Company will be subrogated to the rights and recourses of the Cardholder/Insured Person against the said company.
13. FRAUD
Any fraud concealment or deliberate mis-statement by a Cardholder/ Insured Person, if unknown to the Bank, either in the proposal on which this Cover is based or in relation to any other matter affecting this Cover or in connection with the making of any claim hereunder shall render this Cover null and void in so far as it relates to the Cardholder/Insured Person in question.

14. GOVERNING LAW AND JURISDICTION

This Cover shall be governed by and construed in accordance with the applicable laws in force in the United Arab Emirates and jurisdiction of courts in United Arab Emirates.

CLAIMS PROCEDURE

1. On the happening of any event likely to give rise to a claim under this Cover, written notice thereof shall be given by the Cardholder/ Insured Person/ Cardholder's Representative/Business Customer immediately to the company or within 30 days from the date of loss.
2. A claim form must be completed by the Cardholder/ Insured Person/ Cardholder's Representative/Business Customer and submitted to the Company within 30 days of expenditure being incurred, at no cost to the Company with such evidence to substantiate the claim to the satisfaction of the Company as the Company may reasonably require.
3. All the documents must be submitted in originals and not photocopies for verification before the final settlement of the claim.
4. The Cardholder/ Insured Person/ Cardholder's Representative/Business Customer shall submit the following documents.
 - a. Death Claims
 - i. Copy of Death certificate
 - ii. Copy of police report
 - b. Permanent Total Disablement / Dismemberment Claims
 - i. Copy of disability certificate from an authorized medical practitioner.
 - ii. Copy of police report
 - iii. Copy of medical report* with details of treatment given (if any)
 - c. Travel Inconvenience Claims
 - i. Copy of written confirmation of airlines or shipping lines or their handling agents stating the reasons and period of delay in respect of travel delay or delayed Baggage.
 - ii. Copy of written confirmation from carrier that Checked -in Baggage is "non-traceable" or "lost".
 - iii. Copy of the report from police, airlines, shipping lines or their handling agents in respect of loss of Baggage.
 - iv. Original invoices in respect of delayed Checked- in Baggage / travel delay claims.
 - d. Personal Liability Claims
 - i. Notice of Claim lodged on the Insured Person by third party
 - ii. Copies of correspondence exchanged between the Insured Person and the third party.
 - e. Documents required in respect all types of claims
 - i. Copy of charge slip (Authorisation code or transaction number if the Card is utilized for online transaction)
 - ii. Copy of the statement of account showing the transaction related to purchase of ticket.
 - iii. Copy of air ticket and/or ticket issued by a Licensed Common Carrier.
 - iv. Copy of passport and valid visa page.
 - v. Any other document as may be necessary

All documents indicated above may be required to be produced in original (other than those surrendered to the authorities or employer) for verification before the final settlement of claim.

*medical report should be obtained from the chief medical officer or any other registered medical practitioner.

CONTACT INFORMATION

For any product related queries or claims please contact Union Insurance Company (P.S.C.) on 800 84248 or visit www.unioninsurance.ae within UAE.