



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 want to avoid getting burned on holiday,
Cover up with AXA Travel Smart Insurance.**

Whether you're traveling down under to Australia or west to Continental 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.

AXA's the way to travel smart.

**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.

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.



Travel Smart at a Glance

Here is a quick summary of what makes AXA Travel Insurance different than the rest.*

Medical Emergency

Emergency Medical Expenses** US\$ 1,000,000

Cost of medical treatment and associated expenses arising from accidental bodily injury or sickness incurred outside the country of residence.

Excess: \$30

- Emergency Dental Care \$400 Excess: \$30

Emergency Assistance & Evacuation

- Medical transportation
- Repatriation of other beneficiaries
- Premature return due to death of close relative
- Visit of close relative
- Repatriation of mortal remains
- Cost of first aid and rescue (if Adventure Sports Option taken) \$20,000

Personal Accident US\$ 27,500

A lump sum for accidental death, permanent total disablement, loss of limb or loss of sight.

Personal Liability US\$ 1,000,000

Indemnifies you against legal liability towards third parties or damage to their property due to your negligence.

- Advance of bail bond of \$10,000 (refundable)
- Legal assistance in case of redress \$4,000

* Please refer to your Policy for full details.

**This is not a private health insurance.

Travel Inconvenience

Personal Baggage & Personal Money US\$ 5,000

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. Sub-limit for any one item/pair \$400 and overall limit of \$1,500 for valuables such as cameras, jewellery, etc. Sub-limit of \$400 applies for Personal Money. Excess: \$30

Cancellation or Curtailment US\$ 5,000

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 US\$ 500

Cost of replacing passport while abroad. Excess \$30

Delayed Departure US\$ 500

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

Baggage Delay US\$ 250

If 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.

Travel period not exceeding	Excluding USA & Canada		Worldwide	
	BD/RO	SR/AED	BD/RO	SR/AED
5 days	9.5	95	13	130
9 days	13	130	18	180
15 days	16	160	23	230
22 days	20	200	28	280
31 days	24	240	33	330
45 days	30	300	43	430
62 days	37	370	51	510
92 days	49	490	73	730
Annual	93	930	120	1200

The following changes apply to the above prices:

- 50% discount for children under 16 years
- 100% increase for adventure sports (winter, water sports, trekking or safari)
- 20% increase for terrorism extension
- 50% increase for persons aged 60 - 65 years
- 25% discount for Medical Cover removal
- 20% discount for Travel Inconvenience removal

Sign up today to make all your travel worry free

Questions & Answers

Who can be insured?

Any resident or citizen of the Gulf Cooperation Council who is 65 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 AXA Branch. Cover will commence only when this application has been accepted and premium received.

How do I declare a claim?

- 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.
- Medical Expenses: Claim is payable only if AXA Assistance has been contacted (+33 1 55 92 24 98) and has approved the cost. A full medical certificate from the attending doctor must be submitted along with original bills and receipts.



Main Exclusions from the cover

- Medical expenses not approved by AXA Assistance
- 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 any AXA branch office in the Gulf or at our website www.axa-gulf.com.

