



POLICY TERMS AND CONDITIONS

Etihad Airways Travel Cover

(Applicable for international trips commencing between 7th September 2020 and 31st December 2020)

This document provides a description of the group travel insurance (issued under Master Policy No: **13/ZY/30314**) held by **Etihad Airways** ("EA") for Your benefit as eligible customers of **Etihad Airways** ("EA Customers"). This Policy is underwritten and issued by **AXA INSURANCE GULF B.S.C.** ("AXA GULF").

In consideration of the payment of the premium by Etihad Airways, AXA GULF agrees to provide coverage under the Policy whilst the Policy is in force and in accordance with the terms of this Policy.

The benefits under this group insurance are provided at no additional cost to EA Customers who will have the right to make claims on their own behalf with **Inter Partner Assistance S.A.** ("IPA") as persons insured under this Policy within the relevant terms, conditions, exclusions and claims procedures as stated herein.

PART 1: SUMMARY OF BENEFITS

	Benefits	Maximum Limit Payable
Section 1	Overseas Medical Expenses due to Covid-19	EUR € 150,000*
Section 2a	Emergency Medical Repatriation due to Covid-19 Repatriation of travel companion and Children	Actual cost Actual cost
Section 2b	Repatriation of Mortal Remains due to Covid-19 Funeral costs	Actual cost EUR 1,500
Section 3	Overseas Quarantine Allowance due to Covid-19	EUR € 100 per day, up to 14 days

* Per EA Customer, per trip

PART 2: SCOPE OF COVERAGE

1. Eligibility of Cover

You will automatically be eligible for cover under this group insurance policy when You:

- travel on a Scheduled Flight for Your trip Overseas; and
- have tested positive for COVID-19 at any time whilst You are out of Your Home Country.



2. Geographical Coverage

The cover will be provided in the country or countries that You visit during Your trip.

3. Period of Coverage

- (a) Your insurance cover commences 4 (four) hours before the time You depart on a Scheduled Flight for Your Overseas trip.
- (b) For any trip, you are covered from the first (1st) day of travel to the thirty-first (31st) consecutive travel day, regardless of the length of Your trip.
- (c) Your cover ceases at the earliest of the following events:
 - Upon the arrival of the Scheduled International Flight in Your Home Country; or
 - The maximum duration of 31 days whilst Overseas after the commencement of Your trip.

PART 3: DESCRIPTION OF BENEFITS

SECTION 1 – OVERSEAS MEDICAL EXPENSES DUE TO COVID-19

If, whilst You are Overseas, you are diagnosed with Covid-19 and seek medical treatment, we will reimburse the Medical Expenses incurred up to the specified limit under this Section.

What is not Covered under this Section

In addition to the General Exclusions, we will not pay for any claims in respect of:

- (a) Any treatment or care costs not resulting from COVID-19;
- (b) Physiotherapy costs;
- (c) Any cost of treatment of a therapeutic nature or for rehabilitation.

SECTION 2a – EMERGENCY MEDICAL REPATRIATION DUE TO COVID-19

If, whilst You are Overseas, you are diagnosed with Covid-19 and IPA certifies that Your medical condition allows You to be repatriated back to Your Home Country, IPA will arrange and pay for Your transfer under medical supervision, including costs of transportation and medical supplies necessarily incurred for the repatriation, provided that:

- (a) The necessary approval for the repatriation has been given by the local governmental authority and medical facilities (taking in to account any potential travel restrictions and exceptional regulatory restrictions in force); and
- (b) Any decision regarding the nature, the appropriateness of Your repatriation, including the way in which the repatriation will be organized, will be exclusively and jointly made by both the attending Doctor and IPA.

The Medical Expenses incurred under Section 1 ceases on the day when IPA confirms Your repatriation and thereafter, the Medical Expenses will be paid under this Section.

IPA will arrange and pay for the repatriation trip for a Travel Companion who is with You at the trip location to enable that person to accompany You, and/or enable the Children who were travelling with You to return home if no adult member of Your family is present at the trip location with them and if Your repatriation takes place more than 24 hours before their originally planned return date.



SECTION 2b – REPATRIATION OF MORTAL REMAINS DUE TO COVID-19 & Funeral costs

If, whilst You are Overseas, death occurs as a result of Covid-19, We will arrange and pay up to the limit specified in the Summary of Benefits for:

- (a) the cost of transporting Your mortal remains back to Your Home Country; or
- (b) the cost of transporting Your mortal remains to an alternative destination outside Your Home Country (at the request of Your personal representative); or
- (c) the cost of local burial in the country that You were visiting.

Our maximum liability for (b) or (c) under this Section is the equivalent of the cost of transporting Your mortal remains to Your Home Country.

We will also cover the associated reasonable costs of a basic casket, embalment, cremation and funeral expenses up to the Maximum Limit Payable (Euro 1,500).

What You must do under Section 2a and 2b

1. You (or Your personal representative) must contact IPA to make arrangements for the services provided:
 - (a) The medical assistance services are available at this 24 hours Travel Assistance Hotline:
 - For Arabic: +971 45074002
 - For English : +971 45074007
 - (b) Please have the following information ready when You call IPA:
 - The address and telephone number that IPA can reach You or Your personal representative at;
 - The nature of the help You require and a brief description of the situation;
 - (c) You will be assigned a Case Number and will be asked to share a copy of the following documents:
 - Etihad Airways flight ticket and/or boarding pass
 - Passport (including your Visa page if applicable)
 - Covid-19 positive test result dated after the first day of travel
2. If, due to reasons beyond Your control, You or Your personal representative are unable to notify IPA to make the necessary arrangements, and We are satisfied that the arrangements were medically necessary in view of Your medical condition at that time, we will reimburse the expenses incurred for the services that IPA would have provided under the same circumstances.
3. If Your original Etihad Airways flight ticket is not valid for such repatriation, you must surrender any unused portion of Your travel ticket to Us.

What is not covered under Section 2a and 2b

In addition to the General Exclusions, we will not pay for any claims in respect of:

- (a) expenses incurred for services provided by another party for which You are not liable to pay, or any expenses already included in the costs of the trip;
- (b) expenses for a service not approved and arranged by IPA or its authorized representative (except as described in point 2 above);
- (c) treatment performed or ordered by a person who is not a Doctor or nurse; and
- (d) expenses incurred if treatment can be reasonably delayed until the return to Your Home Country;

SECTION 3 – OVERSEAS QUARANTINE ALLOWANCE DUE TO COVID-19

If, whilst You are Overseas, you are issued a Quarantine Order due to Covid-19, We will pay, up to the Maximum Limit Payable for each full day of quarantine provided that the period of quarantine is within the Period of Coverage.



For the avoidance of doubt, every day of quarantine shall be counted towards the total number of days of quarantine, regardless of whether or not they are consecutive.

What is not Covered under this Section

- (a) In addition to the General Exclusions, we will not pay for any claims in respect of:
- (b) Any claim not resulting from COVID-19;
- (c) Your refusal to comply with the requirements as set out in the Quarantine Order.



PART 4: DEFINITIONS

In this Policy, unless otherwise defined or the context otherwise requires:

TERM	MEANING
Children	Any person below the age of 18 years old unless, under the law applicable to the child, majority is attained earlier.
COVID-19	An infectious disease named by the World Health Organisation as "COVID-19" and caused by severe acute respiratory syndrome SARS-COV-2 but excludes any mutation or variation thereof or any related strain.
Doctor	A registered practitioner qualified by a medical degree in western medicine who is licensed and practicing within the scope of their license according to the laws of the country in which such practice is maintained and shall not include You or Your relatives.
Home Country	The country in which You reside for more than 180 days per fiscal year.
Hospital	An establishment duly constituted and licensed as a medical institution for the treatment of sick and injured persons as patients, and that: (a) Provides facilities for diagnosis, treatment and surgery; and (b) Provides 24 hours nursing services by registered graduate nurses and is supervised by full-time staff of Doctors at all times; and Is not primarily a clinic, a mental institution, a place for custodial care or facility for alcohol or drug addiction, a spa, or hydro clinic or a nursing or convalescent home or a home for the aged or such similar establishments.
Inter Partner Assistance (IPA)	The authorized assistance company appointed by Us to provide You with emergency medical services as specified in this Policy.
Medical Expenses	Costs that You are responsible for that are necessarily and reasonably incurred for the medical treatment of Covid-19. The treatment shall not exceed the usual level of charges for similar treatment or medical supplies in the location where the expenses are incurred had this insurance not existed.
Overseas	The countries outside your Home Country.
Quarantine Order	A legal order for compulsory isolation that is issued by the local government authority to an individual as a result of being identified as a carrier of Covid-19 or being in close contact with confirmed cases of Covid-19. Written confirmation must be obtained from the government authority on the nature and period of the Quarantine to substantiate Your claim. For the avoidance of doubt, the general travel advisory by the local government or authority of the country to self-isolate for some days that applies generally or broadly to some or all of a population, vessel or geographical areas, or that applies based on where the person is travelling to, from or through is not deemed a Quarantine Order under this Policy.
Scheduled Flight	Etihad Airways flight and/or Etihad Airways affiliated flight which corresponds to the flight details on the booking itinerary or boarding pass as issued by "EA".



We/Our/Us/AIC	AXA INSURANCE GULF B.S.C. - Churchill Executive Tower – Business Bay area – P.O Box 5832 – Dubai (United Arab Emirates)
You/Your	The person who is named on a Scheduled Flight itinerary and covered under this policy as an EA Customer.

PART 5: GENERAL CONDITIONS

The conditions listed here apply to the whole Policy. Your insurance cover under this Policy is valid only if You follow these conditions.

1. Reasonable Care

You must act prudently and take all reasonable precautions to prevent any injury or illness as if You are not insured. At the time of Your trip, you must be medically fit to travel and not be aware of any circumstances which could lead to a claim under the Policy, otherwise Your claim will be rejected.

2. Compliance with Policy Provisions

Failure to comply with any of the provisions contained in this Policy will invalidate all claims herein.

This Policy shall be voidable if You hide, withhold or give any false, incorrect or misleading information relating to whether You are aware that You may be infected with Covid-19 prior to Your trip.

3. Known Circumstances or Events

This insurance cover is only valid if You purchase Your trip before You become aware of any possible situations that may lead to any claim on this Policy.

4. Compensation from Other Sources

If You receive compensation for any of the benefits from any other source, such as other insurance policies or the service provider for the same loss that You are insured with Us, we will only pay in excess of the compensation You receive from others, up to the specified limit. This applies to all Sections of this Policy except for Section 3 (Overseas Quarantine Allowance due to Covid-19).

5. Aggregate Limit of the Cover

Our maximum liability to pay all Etihad Airways Customers arising out of any one incident of Covid-19 infection shall be limited to EUR € 20,000,000 per event, per Etihad Airways Customers. In the event that the claims from all insured persons arising out of one single incident of Covid-19 infection exceeds EUR € 20,000,000 in the aggregate, we will pay each Etihad Airways Customer a share of EUR € 20,000,000 according to the proportion each claim bears to the aggregate claim from all Etihad Airways Customers involved in the single incident.

6. Right of Recovery

In the event any payment is made by Us or IPA for a medical claim for which You are not covered for under this Policy, We or IPA reserves the right to recover from You for the full sum which We or IPA is liable to the Hospital to which You were admitted.

7. Governing Law

This Policy shall be governed by and interpreted in accordance with United Arab Emirates Laws.



8. Dealing with Disputes

Any dispute arising out of an event leading to an intervention by Us or IPA shall be brought before the court with jurisdiction in accordance with United Arab Emirates laws.

9. Sanction Clause

Under no circumstances shall this Policy be deemed to provide cover and no liability be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America.

10. Illegality Clause

If providing any cover or benefit under this Policy would expose Us to any prohibition, or restriction under the laws or regulations of United Arab Emirates, this Policy and its benefits shall be considered void, as if cover was never granted.

PART 6: GENERAL EXCLUSIONS

The exclusions listed here apply to the whole Policy. We will not pay any benefits under this Policy if the claim is caused directly or indirectly by any of these exclusions.

1. Behavioural Exclusions

- Any illegal or wilful act whether sane or insane;
- Suicide or intentional self-injury;
- Under the influence of alcohol or drugs which are not prescribed by Your Doctor;
- Any form of mental or nervous disorder, including insanity.

2. Medical Exclusions

- Any cost of treatment or medical care that cannot be attributed to COVID-19;
 - Costs of Your COVID-19 tests which are mandatory before travelling or upon arrival at a destination;
- Travelling against the advice of a Doctor or for the purpose of seeking medical treatment;
- Any medical treatment which, in the opinion of the attending Doctor could have been reasonable delayed until return to Your Home Country;
- Your failure to obtain any recommended vaccines, inoculations or medications prior to your trip;
- For scientifically unrecognised examination or treatment methods and medicinal products.

3. Travel Exclusions

- Travelling in, to or through Iran, Syria, North Korea, Cuba, Venezuela, Crimea and Sevastopol.
- Your travel to a country, specific area or event when government or regulatory authority in a country to/from which You are travelling has advised against non-essential or all travel, unless such government or authority has provided exceptional permission for such travel. This exclusion does not apply if You have already started Your trip before the issuance of such travel advisory.



- (c) Except as expressly covered under Sections 1 to 3, this insurance does not cover any epidemic or pandemic as declared by the United Arab Emirates government, the local authority at Your planned destination or the World Health Organisation (WHO).
- (d) Cruises are excluded from this specific insurance coverage. By cruises, we mean travels on a cruise ship or cruise liner which lasts the period of time outlined in Your holiday package to visit multiple destinations.

4. Circumstantial Exclusions

We cannot be held responsible for non-performance or delays or difficulties in performing the agreed services caused by:

- (a) War, disaster, invasion, embargo, epidemic or pandemic declared by the World Health Organization (other than Covid-19), act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
- (b) Action taken by any government authority including confiscation, seizure, destruction and restriction.
- (c) Any nuclear reaction or contamination, ionising rays or radioactivity, or any case of *force majeure*.

PART 7: CLAIMS PROCEDURES

1. Claims Submission

You can file any claim by telephone:

- For Arabic: +971 45074002
- For English: +971 45074007

2. 5-Day Claims Notification

Any claim must be submitted within 5 days of the occurrence or loss. We can deny Your claim if it is submitted after the 5 days notification period. If unfortunately, that happens, but You can reasonably prove to Us that You were unable to notify Us earlier due to reasons beyond Your control, we will consider to assess Your claim.

3. Fraudulent Claims

You must ensure that Your claims that are submitted to Us are true and made in good faith. In cases where a claim made is proven to be dishonest or exaggerated, we will reject the claim and refer the matter to the relevant authorities.

4. Supporting Documents

When submitting a claim, you must provide all supporting documents (such as medical and hospital bills, medical reports, flight boarding passes,) at Your expense. If no proof of purchase is provided, we may decline the claim or accept it at a reduced value. We will only be obliged to pay claims if We are satisfied with all the supporting documents which You have submitted to Us.

5. Payment of claims

We will pay all benefits to You or, in the event of Your death, to Your estate. Upon paying Your claim, we are released from Our obligations and liabilities under this Policy.

6. Life or death situation

If there is a risk of death, you (or any other person representing You) must call on the medical emergency



services in place where You are located before contacting Us or IPA.

7. Data protection

You acknowledge and agree that We:

- (a) are committed to protect your personal data in accordance with applicable laws and regulations;
- (b) are acting as data controller in respect of the personal data that You process under this Policy;
- (c) have implemented and will maintain within our organization policies and technical security measures preventing any breaches (e.g. of confidentiality) by our officers, representatives, employees or any other third party acting on our behalf in determining what are appropriate technical security measures, account shall be taken of risks presented by accidental or unlawful destruction, loss, alteration, unauthorized disclosure of, or access to personal data transmitted, stored or otherwise processed;
- (d) have fulfilled legal requirements relative to the transfer of such personal data to IPA; and

You consent to transfer your personal data abroad, in order for IPA to fulfil its contractual commitments with Us, including but not limited to administration, risk management and performance of this Policy.