

Travel insurance was formerly looked upon as a luxury, consumers concerned about whether their vacations can be canceled by incidents outside their control, or worried about the quality of medical care in the area they are visiting, now view travel insurance as a good value and of imperative importance. If you are planning on enjoying a wonderful holiday with your family, then purchasing travel insurance from a reputable and dependable insurance firm will help you to enjoy your holiday peacefully.

Qatar Insurance Company is proud to introduce Travelcare Plus, the travel insurance coverage, to help you enjoy the holiday that you so much desire with complete peace and tranquility.

Travelcare Plus has a range of benefits that ensure your peaceful journey. These include:

- Cancellation / Curtailment
- Delayed / Missed Departure
- Medical Expenses
- Worldwide Medical Emergency Assistance
- Travel Baggage
- Loss of Passport
- Overseas Legal Expenses
- Travel Accident
- Personal liability insurance for Travel
- Terrorism extension
- Hijack
- Sports Equipment

TRAVELCARE PLUS - COVER SUMMARY:

We Cover	Regional/Worldwide excluding USA & Canada / Worldwide	Fly Europe
	Limits per person	
<p>A. Medical Expenses <i>Covers Inpatient Treatment, Cremation & Repatriation Costs. Emergency call center assistance, medicine consulting service.</i></p>	USD 1,000,000*	USD 50.000*
<p>B. Worldwide Medical Emergency Assistance <i>24 hour assistance services available in the event of the insured person suffering a medical emergency during the trip.</i></p>	Included under A above	Included under A above
<p>C. Cancellation</p>		

<p><i>Compensates for travel delay or missed departures, due to reasons beyond your control. Please refer to policy wordings for details</i></p>	<p>USD.1,000*</p>	
<p>D. Curtailment <i>Covers loss of advance / deposits due to unavoidable curtailment of your trip.</i></p>	<p>USD 2,500*</p>	
<p>E. Travel Baggage <i>Covers loss or damage to your baggage occurring during the Operative Time of Cover.</i></p>	<p>USD 5000*</p>	
<p>F. Loss of Passport <i>Covers additional cost incurred in replacing Lost Passport.</i></p>	<p>USD 500*</p>	
<p>G. Overseas legal expenses <i>Covers the legal costs to pursue a civil action for compensation if a Third party causes Bodily Injury, illness or death. Where there are two or more Insured Person(s) insured by this policy, then the maximum amount payable by the insurer shall not exceed USD 50,000.</i></p>	<p>USD 25,000</p>	
<p>H. Travel Accident <i>Covers Death, Loss of Limbs or Permanent Disablement resulting from an accident. For children below 18 years, limit stands reduced by 50%.</i></p>	<p>USD 50,000</p>	<p>Not covered</p>
<p>I. Personal liability insurance for Travel <i>Covers your Legal Costs & Expenses resulting from Third Party Death or Bodily Injury or Third Party Property Damage.</i></p>	<p>USD 1,000,000</p>	
<p>J. Terrorism extension <i>Applicable to sections A-B-C-D-H</i> <i>Covers the injury loss or damage to the insured person as an</i></p>		

innocent passerby by an act of Terrorism.

K. Hijack

Covers an amount of USD 250 per day up to the limit of USD 1500, in the event of Hijack of the transport on which the insured person is travelling.

USD 1500

L. Sport Equipment

Covers accompanied sport equipment of the insured.

USD 1000*

- Excess of USD 50.00 is applicable for each and every claim.
- A specimen copy of the policy wording is available on request
- 24 hour Claims Assistance and worldwide Medical Emergency Assistance by NEURON, available Day and Night on Phone Number: +971 4 3823600.

Note: Travelcare Plus covers world-wide travel including U.S.A and Canada as well as Schengen Countries.

TRAVELCARE PLUS - PREMIUM TABLE:

Period not exceeding

Single Trip (days)	Worldwide			
	Regional excluding USA & CANADA		Worldwide Fly Europe	
1 to 7	44	87	126	50
8 to 14	72	115	168	70
15 to 21	83	150	222	90
22 to 31	99	196	288	110
32 to 45	127	234	348	150
46 to 60	154	299	444	150
61 to 90 days	-	350	-	250
Annual (Maximum stay 90 days) -		650	720	450

SOME IMPORTANT GUIDELINES:

- To be our Travelcare Plus member, you should be a Permanent Resident of Qatar or a Temporary Resident, with a home or a regular place of business in Qatar.
 - Travelcare Plus covers individuals up to the maximum age of 70 years. Applicants over 70 years of age should provide a medical certificate.
 - Children under 18 years are charged 50% of the standard premium.
 - Travelcare Plus is intended for return travel and it does not cover one way travel.
 - Involvement in any hazardous activity or adventure sports is not covered. However, the policy may be extended to include Winter Sports Extension (limited to recreational On piste skiing and Snowboarding) for an additional premium of 25% loading on the standard premium.
 - Pre-existing medical conditions are not covered under Travelcare Plus.
 - Policy Excess – first portion of each and every loss to be borne by the Insured is USD 50.00, applicable only under Sections A, B, C, E, F and L.
-

FREQUENTLY ASKED QUESTIONS & ANSWERS

1. What kind of coverage does Travelcare Plus provide?

Travelcare Plus has a range of benefits that ensure a peaceful journey. These include:

- Cancellation / Curtailment
- Delayed / Missed Departure
- Medical Expenses
- Worldwide Medical Emergency Assistance
- Travel Baggage
- Loss of Passport
- Overseas Legal Expenses
- Travel Accident
- Personal liability insurance for Travel
- Terrorism extension
- Hijack
- Sports Equipment

2. Is an international cover provided by Travelcare Plus?

Travelcare Plus covers worldwide travel including U.S.A. and Canada as well as Schengen Countries. The applicant has to select the area of travel destination and pay the premium according to the area:

- Regional – includes GCC, Arab countries, ISC (India, Pakistan, Sri Lanka and Bangladesh); SEA (Korea, Philippines, Indonesia, Nepal and Bhutan)
- Worldwide excluding U.S.A. and Canada;
- Worldwide

3. Is Travelcare Plus acceptable for visa processing in Schengen embassies?

Travelcare Plus is an international travel insurance policy which makes it appropriate for international embassies.

4. Is the cover limit provided by Travelcare Plus adequate?

Travelcare Plus has various cover limits ranging from USD 500 to USD 1,000,000 which makes it fully acceptable as per embassies requirements.

5. What is the maximum period of cover provided by Travelcare Plus?

Travelcare Plus has a period of cover that ranges from one week to two months plus an additional multiple cover of one year (max stay 90 days per trip).

6. Is Travelcare Plus a multiple cover?

Only the one year policy is multiple for a maximum stay of 90 days and is covering Worldwide cover.

7. Does Travelcare Plus cover pre-existing medical treatments?

Pre-existing medical treatments are fully excluded from Travelcare Plus.

8. What is the maximum age limit for Travelcare Plus?

Travelcare Plus covers individuals up to the maximum age of 70 years. Applicants over 70 years of age should provide a medical certificate.

9. Are children charged the standard rate as adults?

Children under 18 years are charged 50% of the standard premium.

10. Would a Travelcare Plus insurance policy be issued to clients that are on visit or business visas?

To be a Travelcare Plus member the client must be either a permanent or temporary resident of Qatar with a home or a regular place of business in Qatar.

11. In the event of a claim what are the procedures to follow?

In the event of any claim the insured should contact our administrator Neuron in Dubai available day and night. Please be informed that all related documents, proofs and cash receipts should accompany a claims form and submitted to Neuron upon request and / or QIC Non-Motor Claims Department.

12. Is there an excess fee on any Travelcare Plus claim?

First portion of each and every loss to be borne by the insured is USD 50.00. The excess is applicable only under Sections A, B, C, E, F and L.

13. Are hazardous activities and adventurous sports covered by Travelcare Plus?

Involvement in any hazardous activity or adventure sports is not covered. However, the policy may be extended to include Winter Sports Extension (limited to recreational On piste skiing and Snowboarding) for an additional premium.

14. Does Travelcare Plus provide coverage for a one way trip?

Travelcare Plus only provides coverage to clients with return travel arrangements.