



We welcome you as a Priority Banking Accountholder to enjoy the benefits of this Takaful Travel policy provided by Al Madina Insurance Company SAOG. We request you to go through the scope of cover details in order to understand thoroughly the extent and terms of the cover offered.

DEFINITIONS

For the purpose of this policy, the following definitions shall apply unless the context otherwise requires:

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

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 organization(s) or government(s) committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public in fear.

Baggage means personal goods belonging to the Covered Person 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/ Policyholder means Bank Muscat, Meethaq Islamic Banking Group SAOG, Sultanate of Oman.

Benefit(s) means the Benefit(s) provided under the Benefits and Coverage Amount pursuant to this policy

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

Card(s) means Sharia Complaint Credit Card (Master/Visa card) of the Covered Person issued by Card Issuer within Sultanate of Oman.

Card Issuer means the Sharia Complaint financial entity who has issued Card(s) in the name of the Covered Person.

Checked-in Baggage means the baggage of the Covered 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 Covered Person concerned.

Close Relative means any member of the Covered Person's Immediate Family or his parents or brothers / sisters.

Company/ Takaful Company means Al Madina Insurance Company, SAOG, Sultanate of Oman.

Covered Trip / Journey means the first 90 days of any trip outside the Sultanate of Oman falling within the period. The have begun with the Covered Person's departure from home and shall have ended upon return to the home.

Coverage Amount means the maximum amount of Benefit and/or limit mentioned in this policy in relation to a covered Benefit hereunder

Covered Person means the Priority & Private Banking Accountholders of the Bank and their Immediate Family/Dependents, not more than 65 years of age to whom the benefits of this policy shall apply.

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.

Effective Date means the date the Covered Person is enrolled for this policy by the Bank or the date of inception of this policy whichever is the later.

Hospital Daily Indemnity means payment to be made to the Covered Person for each complete 24-hour period that the Covered Person spends as a hospital in-patient outside his or her Country or Domicile on a

Journey. No payment shall be made until the first 24-hour period has expired, after which the first 24-hour period is also eligible for payment.

Hijack means the unlawful seizure or wrongful exercise of control of the aircraft or other conveyance or the crew thereof in which the Covered Person is travelling as a passenger.

Hospital means a hospital recognised and registered as such by the local authority concerned.

Illness means any sudden and/or unexpected deterioration of health certified by a competent medical authority which first manifests itself whilst the Covered Person is on a Journey.

Immediate Family / Dependents means Covered Person's spouse and children up to a maximum of 3 Children up to age 18, or dependent children up to age 23 if in full time education, and dependent upon parents for support. "Children" includes natural children, stepchildren or legally adopted children.

Identification cards means driving license, labour card, Insurance/Takaful Card and other identification cards/papers of similar kind.

Medical Expenses means all reasonable costs necessarily incurred outside Sultanate of Oman whilst the Covered Person is on a Journey for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner.

Money means coins bank notes postal and money orders signed travellers and other cheques letter of credit, travel tickets, credit cards, petrol and other coupons.

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

Pre Existing Diseases means any pre-existing defect, infirmity or condition for which the Covered Person is receiving medical treatment, advice or consultation at the time of travelling.

Intana Global means 24-hour Medical Emergency Services, whose services are requisitioned by the Company for rendering emergency assistance to the Covered Persons. The contact details of the Intana Global worldwide are given in Appendix 1 of this policy.

Intana Global Doctor means the physicians attached to the Intana Global alarm centres throughout the world. This list is subject to change at the discretion of the Company.

Valuables means audio and video equipment cameras electrical electronic and photographic equipment telecommunications equipment radios personal stereo equipment telescopes and binoculars antiques jewellery watches precious stones and articles made of or containing gold silver or other precious metals or animals skins or hides.

BENEFITS

SECTION 1 – PERSONAL ACCIDENT – 24 HOUR COVER

Scope of Cover

The Company shall pay the Coverage Amount for this section stated in the certificate if in the course of the Covered Trip, the Covered Person sustains Bodily Injury solely and directly by outward violent and visible means 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 Covered Person suffering

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

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 Covered Person under more than one of the item(s) i to iii arising out of any one Accident.

SECTION 2 – EMERGENCY MEDICAL

2.1. Emergency Medical Legal and Referral Services

2.1.1 Emergency Evacuation

Scope of Cover

In case of serious Illness or Accident, and upon medical advice, the Covered Person can be evacuated by Intana Global to the nearest facility capable of providing adequate care, only if medical treatment is unavailable and the gravity of his medical condition warrants specialised, vital treatment.

Conditions

- a. All decisions of medical nature, degree of urgency, state of the Covered Person and his fitness to travel as well as practical considerations such as access to airport, meteorological factors, distance to be covered and mode of transport would be taken by the Intana Global doctor in charge, in consultation with the doctor treating the Covered Person, and if possible with the Covered Person's family doctor.
- b. All services would be given under constant medical supervision.

2.1.2 Emergency Medication / Medical equipment expenses

Scope of Cover

Upon request from a local attending physician the Company / Intana Global will, when possible and legally permissible, dispatch any essential medicine and/ or medical equipment required for the Covered Person which is not locally available.

Conditions

The Covered Person would be responsible for the cost of the items despatched unless they are required for an emergency evaluated by the Intana Global doctors.

2.1.3 Despatch of Physician

Scope of Cover

If an Covered Person is taken ill suddenly and cannot be moved, and should local treatment prove to be inadequate, Intana Global will send a medical specialist to the Covered Person.

2.1.4 Transportation to join the Covered Person and/or return of children

Scope of Cover

The Company shall cover the Covered Person in respect of transportation costs of a third party (any person designated by the Covered Person and originating from the same country of the Covered Person) and/or return of dependent children consequent upon the Covered Person falling ill or sustaining Bodily Injury in the course of the Covered Trip. The Company's liability shall be in accordance with the Coverage Amount specified in the certificate of this policy.

Conditions

- a. Such costs are admissible only if the Covered Person has travelled alone and has been hospitalised for a period of more than 3 days. The liability for such costs cannot exceed the cost of a round trip economy class airline ticket. Accommodation costs for such third parties are not admissible.
- b. The maximum liability for return of dependent children left unattended to their place of residence shall not exceed USD 5,000/-. Cost of qualified attendants to the dependent children is admissible at the discretion of the Company.

2.2. Emergency Services (Advice and /or Assistance)

Scope of Cover

The coverage under this Cover shall include the following emergency services

a. 24 hours worldwide information / assistance

Intana Global would provide on request pre-trip referral information on countries and regions to be visited, including, where possible, local English – Speaking doctors and/or information on where the Covered Person can obtain medical accessories and phone numbers of hospitals.

b. Hospital deposit Guarantee.

The Company / Intana Global would guarantee or pay any required hospital admittance deposit on behalf of a Covered Person.

c. Medical Monitoring

The Company / Intana Global would monitor the Covered Person's condition if they are hospitalised and would keep the Covered Person's employer or family informed

d. Legal Assistance

The Company / Intana Global would provide the members with the name, address telephone numbers and if requested by the members and if available, office hours for referred lawyers and legal practitioners. The Company would not provide any legal advice to the members

e. Miscellaneous and Non-Medical assistance.

If a Covered Person should, while abroad, urgently require the services of a lawyer, interpreter, technician, etc., he/ she should contact one of the Intana Global alarm centres (refer to Appendix 1). A phone call or telex to Intana Global explaining the service required is sufficient for Intana Global to put the Covered Person in contact with a local Intana Global correspondent. This service does not normally entail any extra charges. However, services thus obtained through Intana Global remain the financial responsibility of the Covered Person.

Conditions

- a. The Company's liability shall be in accordance with the Coverage Amount specified in the certificate of this policy
- b. Liability under this section is subject to the claim being admitted under section 2.1 (Emergency Medical Legal and Referral Services)
- c. The Covered Person shall contact the Intana Global physicians through the Intana Global alarm centres to provide a medical evaluation if the local facilities cannot be contacted or if a second opinion is required
- d. Telephone conversation even with the local attending physician would be considered only as advice.
- e. The Covered Person will repay any sum advanced within 45 days without any interest.
- f. The advance of funds for admission in the hospital would be made only with a valid credit authorisation

2.3. Hospital Daily Benefit

Scope of cover

The Company shall indemnify the Covered Person or any person as may be selected by the Covered Person's legal personal representative(s) in respect of hospitalisation consequent upon the Covered Person falling ill or sustaining Bodily Injury in the course of the Covered Trip. The Company's liability shall be in accordance with the Coverage Amount specified in certificate of this policy.

Exclusions (in addition to the General Exclusions)

- a. No liability is admissible if the period of hospitalisation is less than 24 hours. However, if the period of hospitalisation is more than 24 hours then the Covered Person is eligible for a compensation including the first 24 hours of hospitalisation.

- b. The Covered Person suffering from sickness or disease not directly resulting from Accident, Bodily Injury or Illness.

2.4. Repatriation

Scope of Cover

In the case of the death of a Covered Person, the Company will cover the transportation charges for repatriation of the mortal remains and the cost of an economy air class ticket for an adult accompanying the mortal remains, to the Sultanate of Oman. The Company's liability shall be in accordance with the Coverage Amount specified in the certificate of this policy.

Conditions

The Intana Global doctor in charge would decide upon the Repatriation in consultation with the doctor treating the Covered Person and if possible with the Covered Person's family doctor.

Exclusions common to Section 2.1, 2.2, 2.3 & 2.4.

- a. The provision or services, which are not specified in this policy or any subsequent Journey or during a period for which payment is not received.
- b. Services rendered without the authorisation and/or intervention of Intana Global.
- c. Services made by any party other than Intana Global for which no charge is usually made.
- d. Cases of minor illness or injury which in the opinion of the Intana Global physician can be adequately treated locally and which do not prevent the Covered Person from continuing their travels or work.
- e. Expenses incurred where the Covered Person in the opinion of the Intana Global physician is physically able to return to his/her Normal Country of Domicile sitting as a normal passenger and without medical escort, unless deemed necessary by the Intana Global physician.

2.5 Emergency Medical Expenses

Scope of Cover

The Company shall indemnify the Covered Person in respect of emergency medical expenses consequent upon the Covered Person falling ill or sustaining Bodily Injury in the course of the Covered Trip, provided the Illness or Bodily Injury is serious enough to warrant hospitalisation or in-patient treatment for a minimum period of 24 hours. The Company's liability shall be in accordance with the Coverage Amount specified in the certificate of this policy.

Conditions

The Covered Person should provide the following information from the Hospital where he was admitted as an in-patient during the Covered Trip.

- a. Detailed diagnosis of the medical condition.
- b. Details of the treatment given.
- c. Number of days in the hospital as an 'in-patient'.
- d. Invoice for the treatment expenses.

Exclusions (in addition to the General Exclusions)

- a. This section is subject to an excess of USD 150/- each and every loss.
- b. Expenses, which are recoverable from any other policy or national insurance programme under which the Covered Person is covered.
- c. Expenses incurred after 12 months from the date of the Accident or first manifestation of Illness giving rise to such expenses.
- d. Dental or optical expenses, unless incurred as a result of an Accident.
- e. Treatment provided other than by a qualified medical practitioner.
- f. Expenses incurred within Sultanate of Oman.
- g. Expenses incurred which are non-medical in nature e.g. telephone calls, newspaper etc.

- h. Any expenses arising from pregnancy, childbirth, or any medical complications resulting therefrom if delivery is expected during a trip or within 12 weeks upon expiration thereon.
- i. The cost of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a trip.
- j. Any claims arising from any health condition of the Covered Person where such condition has already been the subject of a claim under this policy in respect of any earlier trip.

SECTION 3 – TRAVEL INCONVENIENCE

3.1 Cancellation and Curtailment

Scope of Cover

The Company shall indemnify the Covered Person in respect of unused portions of prepaid travel and accommodation expenses directly and necessarily incurred which were originally included in the covered trip due to Cancellation, Curtailment or Rearrangement of any part of the original Journey arising out of:

- a. Covered Person sustaining Bodily Injury or becoming ill;
- b. Death, injury or illness of the Covered Person's Close Relative or any person with whom the Covered Person had arranged to travel.
- c. Compulsory quarantine, jury service subpoena or hijacking involving the Covered Person or any person with whom the Covered Person had arranged to travel.
- d. Strike riot or civil commotion mechanical breakdown or adverse weather conditions.
- e. Delay of outward Journey flight forming part of the booked trip for more than 10 hours as a direct result of adverse weather conditions, strike or industrial action.

Exclusions (in addition to the General Exclusions)

- a. Any Cancellation, Curtailment or Rearrangement of a trip booked against medical advice.
- b. Expenses incurred which would have been recoverable from any other source including other policies.

3.2 Travel Delay

Scope of Cover

The Company shall indemnify the Covered Person in respect of the expenses reasonably incurred subject to the Coverage Amount shown in the certificate of this policy in the event of delay in departure of the flight or sea vessel 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.

Conditions

- a. The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the travel itinerary.
- b. The Covered Person should have checked-in according to the itinerary given to him or her by the tour operator or carrier and should have obtained written confirmation from the airline or shipping line or their handling agents stating the reason and period of delay.

Exclusions

- a. Expenses incurred which would have been recoverable from any other source including other policies.
- b. Claims for a period of delay of less than 8 hours.

3.3. Delayed Baggage

Scope of Cover

In the event of the Covered Person being temporarily deprived of his Checked-in Baggage outside Sultanate of Oman on his/her outward journey during a Covered Trip for a period in excess of the number of hours specified in the certificate, the Company shall, subject to the Coverage Amount specified in the certificate, indemnify the Covered Person in respect of such delayed baggage for the purchase of immediately necessary and reasonable items as may be required by the Covered Person.

Conditions

The Covered Person must obtain written confirmation from the carriers or their agents of the reasons for delay before a claim is considered under this Section of the policy.

Exclusions

- a. Claims unaccompanied by the Carriers irregularity report.
- b. Expenses incurred which would have been recoverable from any other source including other policies.
- c. Claims for a period of delay less than 8 hours.
- d. Claims settled under this section would be deducted from the final claim settlement should the items prove to be permanently lost and paid under Section 3.4.
- e. Expenses incurred due to a delay in customs and other such formalities.

3.4 Personal Baggage and Personal Money

Scope of Cover

In the event of a Covered Person suffering loss of or damage to Baggage or Money whilst on the Covered Trip, the Company shall indemnify the Covered Person in respect of such loss or damage up to the Coverage Amount specified in the certificate of this policy.

Conditions

- a. The Covered Person shall immediately notify the carrier of the missing baggage and get written confirmation from the carrier of the number of hours he was without his baggage. In the event of the baggage being lost, the Covered Person shall obtain a written confirmation from the carrier that the baggage is 'non-traceable' or 'lost'.
- b. The Liability in respect of any one article and for jewellery and valuables is specified in the table of benefits.

Exclusions

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

- a. Baggage delayed, detained or confiscated by Customs or officials of any local authority/body.
- b. Claims in respect of accessories for vehicles or boats.
- c. Loss or damage due to: -
 - moths, vermin, wear and tear, atmospheric or climatic condition or gradual deterioration.
 - Mechanical or electrical failure
 - Any process of cleaning, repairing, restoring or alteration
- d. 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.
- e. Devaluation of currency or shortages due to errors or omissions during monetary transaction.
- f. Loss not reported to either the police, airline, shipping line or their handling agent within 24 hours of discovery and a written report obtained.
- g. Any expenses incurred which would have been recoverable from any other source, including other policies
- h. Losses from unattended vehicles unless secured in a locked boot.
- i. Breakage of sports equipment in use or loss of or damage to pedal cycles or hired equipment.

3.5 Passport

Scope of Cover

In the event of a Covered Person suffering loss of his/her passport whilst on the covered trip, the Company shall indemnify the Covered Person for up to the sum specified in the certificate in respect of replacement cost plus reasonable additional accommodation and travel expenses incurred only by the Covered Person whilst outside Sultanate of Oman during the Journey. PROVIDED THAT upon discovery immediate notification shall be given to the Covered Person's nearest Embassy and a written report obtained from

them of the loss. When not being carried by the Covered Person, passports must be kept in a safe or safety deposit box if one is available within the booked accommodation occupied by the Covered Person.

Exclusions

The Company shall not be liable in respect of any loss of which is not reported to the police within 24 hours and a written report obtained.

SECTION 4 – PERSONAL LIABILITY

Scope of Cover

The Company shall indemnify the Covered Person against all sums which they would become legally liable to pay as 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 up to the limit specified in the certificate due to an incident during the Covered Trip.

Conditions:

- a. The Limit of Indemnity is inclusive of all the Covered Person's costs and expenses incurred with the prior written approval of the Company;
- b. The Covered Person shall give immediate notice to the Company of any occurrence for which there may be liability under this section and shall provide the Company with such particulars and information as the Company may require and shall forward to the Company immediately on receipt any letter, writ, summons and process and shall advise the Company in writing immediately the Covered Person 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 Covered Person shall give any information and assistance required;
- d. The Company may at any time and at their sole discretion pay to the Covered Person the maximum sum payable under this section in respect of any claim. The 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 Covered 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 of or control of the Covered Person.
 - any wilful damage or misconduct
 - the carrying on of any trade, profession or business.
- c. Liability to members of the Covered Person's family or any employee
- d. Liability assumed by the Covered Person by Contract.
- e. Liability for which indemnity is provided to the Covered Person under any other policy.

SECTION 5 - CREDIT CARD FRAUD

Scope of Cover

In the event of the wallet of the Covered Person is being lost or stolen anywhere in the world during the Covered Trip; the Company will pay any loss other than those specifically excluded hereunder as a result of misuse of the Card (s) in the wallet by any unauthorized person subject to a maximum of RO 350/-. However, losses incurred 48 hours prior to the time the wallet is reported lost or stolen only will be covered. Irrespective of any number of Card(s) or policies issued by the Company, the maximum Coverage Amount in respect of each Covered Person is an aggregate of RO 350/- during the Covered Trip.

EXCLUSIONS

No Benefits under this policy shall be payable in respect of the Covered Person where the event giving rise to a claim under this policy occurs as a result of:

1. Losses of Card(s) not reported to the issuing company within 24 hours of the discovery of the loss or theft.
2. Loss due to the use of a genuine Card(s) by an authorised person using his/her genuine signature with intent to defraud.
3. Losses arising as a result of the unauthorised Card(s) use by a close relative whether intentionally or unintentionally
4. loss occurring during time of War, civil commotion, insurrection, rebellion, revolution or terrorism or Acts of God, nuclear reaction or radiation; or
5. cash in a lost or stolen wallet;
6. Expired, cancelled or withdrawn credit cards;
7. Loss occurring as a consequence of any riot or confiscation by the authorities.
8. Any legal liability of whatsoever nature.
9. Any loss not discovered during the Covered Trip.
10. Any Internet transactions following the occurrence of event.

SECTION 6 – REPLACEMENT OF ID

Scope of Cover

In the event of the wallet of the Covered Person is being lost or stolen anywhere in the world during the Covered Trip, the Company will pay the cost of replacement of the Identification cards and /or his official administrative papers of similar kind subject to maximum of RO 70/-.

Exclusions

No Benefits under this policy shall be payable in respect of the Covered Person where the event giving rise to a claim under this policy occurs as a result of:

1. Room keys to the house, pad locks, magnetic keys to the house and office keys.
2. loss caused by the Covered Person, his spouse, children, relatives or friends whether intentionally or unintentionally; or
3. loss occurring during time of War, civil commotion, insurrection, rebellion, revolution or terrorism or Acts of God, nuclear reaction or radiation; or
4. Loss occurring as a consequence of any riot or confiscation by the authorities.

SECTION 7 – PERSONAL MONEY

Scope of Cover

In the event of the wallet of the Covered Person is being lost or stolen anywhere in the world during the Covered Trip, the Company will indemnify the personal money lost along with the wallet withdrawn from the bank or through authorised ATM 24 hours immediately prior to the theft / robbery subject to a maximum of RO 50.

Exclusions

No Benefits under this policy shall be payable in respect of the Covered Person where the event giving rise to a claim under this policy occurs as a result of:

1. an intentional act on the part of the Covered Person or on the part of one of his close relative;
2. loss occurring during time of War, civil commotion, insurrection, rebellion, revolution or terrorism or Acts of God, nuclear reaction or radiation; or
3. Loss occurring as a consequence of any riot or confiscation by the authorities.

SECTION 8 – HOSPITAL CASH BENEFIT(HCB)

Scope of Cover

The Company will pay a cash benefit of RO 20 per day for every complete 24 hours the Covered Person have to stay in Hospital as an in-patient up to a maximum of 7 consecutive days incurred anywhere in the world due to any injury to the Covered Person (s) resulted during the theft or robbery of the wallet.

HCB Limits are per day subject to a maximum of 7 days in a policy year (i.e. 12 months period from policy effective date).

Exclusions

1. Accidents resulting due direct/indirect consequence to Pre- Existing illnesses or conditions
2. Hospitalization for psychiatric treatment resulting of a direct /indirect consequence of an accident.
3. Home medical care.
4. Plastic surgery due to direct /indirect consequence due to an accident
5. Any other exclusion mentioned in the General Exclusions

GENERAL EXCLUSIONS

APPLICABLE TO ALL THE SECTIONS UNDER THE POLICY

The Company shall not be liable under this policy 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 an 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 therefrom 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 Covered Person's wilful self-injury, suicide, attempted suicide, psychiatric disorders, deliberate exposure to exceptional danger (except in an attempt to save human life), or the Covered 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 Covered Person 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 Covered Person do not have a valid driving licence;
- 7. Death, disablement, loss or expense whilst the Covered Person is:
 - a. Undertaking any form of hazardous work in connection with any business, trade or profession, racing, motor rallies and competitions, professional or organized sports, mountaineering (reasonably requiring the use of ropes or guides), pot holing, ski-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 practising 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 table of benefits as applicable to the relevant sections.
- 9. Expenses incurred as a result of the table of benefits 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. Any property or expense more specifically covered under any other policy.
- 12. Expenses arising through fraudulent use of credit cards.
- 13. Death, disablement, loss, damage or expenses directly or indirectly occasioned by or commission of or the attempt to commit an unlawful act.
- 14. Costs which would have been payable if the event giving rise to a claim had not occurred.
- 15. Costs incurred in respect of the period of any Journey that exceeds the 90 days duration of cover.
- 16. Pre-Existing diseases of any kind.
- 17. Consequential loss of any nature.
- 18. Any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance/takaful agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance/takaful agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Covered Person during the Journey.
- 19. **NUCLEAR / CHEMICAL / BIOLOGICAL TERRORISM EXCLUSION**
This policy does not 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. If the Company allege that by reason of this exclusion any claim is not covered by this policy, the burden of proving the contrary shall be upon the Covered Person.

GENERAL CONDITIONS

APPLICABLE TO ALL THE SECTIONS UNDER THE POLICY

1. ELIGIBILITY

The Covered Person is eligible for the benefits under the policy only if he:

- holds a valid Oman residence Visa or Omani passport or national ID both on the Effective Date and at the date when he incurred a loss under any of the covered benefits;
- The Cover Person must meet the eligibility conditions stipulated by the Bank to become a Private or Priority Banking Accountholder, which conditions may change from time to time at the Bank's discretion.
- The Covered Person shall be within the age criteria mentioned herein.

2. NOTICE

On the happening of any event likely to give rise to a claim under this policy, written notice thereof shall be given immediately to the Company or within 30 days from the date of occurrence of event giving rise to a claim.

3. ENTITLEMENT TO BENEFITS

- a. Payment of Benefit shall be limited to admissible expenses, after allowing for amounts receivable from any other organization or any policy or recoverable as damages. The benefit levels payable are detailed in the attached table of benefits and are subject to the terms and conditions of this policy.
- b. A claim form must be completed by the Covered Person and submitted to Company within 30 days of expenditure being incurred. This time limit may be extended subject to the prior approval of the Company where supporting accounts are not available in time.
- c. All accounts submitted in respect of expenditure incurred must be originals and not photocopies.

4. FRAUD

Any fraud, concealment or deliberate mis-statement by an Covered Person, if unknown to the Bank, either in the proposal on which this policy is based or in relation to any other matter affecting this policy or in connection with the making of any claim hereunder shall render this policy null and void in so far as it relates to the Covered Person in question but any such fraud, concealment or deliberate mis-statement by or known to the Bank shall render the whole policy null and void and all claims hereunder shall be forfeited.

5. ARBITRATION

If any difference shall arise as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators, one to be appointed in writing by each of the parties, within one calendar month after having been required in writing so to do by either of the parties, or, in case the Arbitrators do not agree, of an Umpire to be appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings. The making of an award shall be a condition precedent to any right of action against the Company.

If a claim is in any respect fraudulent, or if any false declaration is made or used in support thereof or if any fraudulent means or devices are used by the Insured or anyone acting on his behalf to obtain any benefit under this Policy, or if a claim is made and rejected and no action or suit is commenced within three months after such rejection or, in case of arbitration taking place as provided herein, within three months after the Arbitrator or Arbitrators or Umpire have made their award, all benefit under this policy shall be forfeited.

6. INDEMNITY

- a. Each party agrees to indemnify the other party and that other party's agents, representatives and employees, from any and all charges, claims and causes of action by third persons including but not limited to their respective agents, representatives and employees based upon or arising out of any damages losses expenses charges costs injuries illness and death sustained or incurred by such person or persons resulting from or in any way directly or indirectly connected with the performance or non-performance of Intana Global.
- b. If a claim is filed against either party for which the other party receiving the claim shall promptly notify the other party of such a claim and shall not settle it without the prior written consent of the other if any claims has or has been or is likely to be asserted against such other party for contribution hereunder.



7. JURISDICTION

This policy is issued subject to and shall be governed by the laws of the Sultanate of Oman and the Omani courts alone shall have jurisdiction to resolve any disputes arising hereunder.

8. LIMITATIONS

- a) Both Parties cannot be held responsible for failure to provide services or for delays caused by strikes or conditions beyond its control, including, but not limited to, flight conditions or where local laws or regulatory agencies prohibit the Company from rendering such services.
- b) The Covered Person expressly acknowledges and agrees that the Company may utilize the services of third parties who are not employees of the Company and that the Company may have a limited ability to control and monitor the actions of such parties during the performance of services. The Company utilize prudent professional criteria in the selection of its correspondents and contractors and shall be and remain liable for their acts or omissions.
- c) The Company / Intana Global reserves the right to limit to one emergency evacuation and/or repatriation attributable to any single medical condition of a Covered Person.

9. SUBROGATION

- a. The Company shall be subrogated up to the full cost of services it has provided to the rights and causes of action of the Covered Person to any party responsible for acts giving rise to Bodily Injury or Illness for which the Company have rendered services.
- b. The Company may at any time at their own expense and without prejudice to this policy take proceedings in the name of the Covered 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 policy.
- c. Should services provided by the Company be covered in whole or in part by another policy, then the Company will be subrogated to the rights and recourses of the Covered Person against the said company. Any portion of a Covered Person's travel ticket which is unused due to an Emergency Evacuation or Repatriation organized by the Company shall be surrendered to the Company.

10. ASSIGNMENT

This policy and the rights and obligations of each party hereto respectively shall not be assigned by any party to any other without the prior consent in writing by either party, which consent shall not be unreasonably withheld.

11. DISCOVERY OF LOSS

Loss(Losses) resulting from the use of a Card(s) shall be deemed discovered during the Covered Trip only if the Covered Person first discovered during the said policy period that such a Card had been lost, stolen and misused by an unauthorised person.

12. NOTIFICATION OF LOSS; PROOF OF LOSS; LEGAL PROCEEDINGS

As a condition precedent to their rights and to be indemnified under this Policy, the Covered Person (s) shall, as soon as possible and in any event within 24 hours after discovery of any loss or presumption of loss hereunder which may give rise to a claim for loss, give written notice thereof to the Police and Card Issuer.

The Covered Person shall also, within three months after such discovery, furnish to the Company affirmative proof of loss together with full particulars.

Legal proceedings for recovery of any loss hereunder shall not be brought after the expiration of two years from the discovery of such loss. If the said two years' limitations are prohibited by any law controlling the construction of this Policy, such limitation shall be deemed to be amended so as to be equal to the minimum period of limitation permitted by such law.



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**GENERAL PROVISIONS
APPLICABLE TO ALL THE SECTIONS**

- 1) A Covered Trip under this policy shall not commence:
 - a. after receipt of a terminal prognosis.
 - b. against the advice of a registered qualified medical practitioner.
 - c. while receiving in-patient treatment or awaiting such treatment.
 - d. with the intention of obtaining medical treatment during the Covered Trip.
- 2) The Covered Person must take reasonable care to prevent loss, damage, Accident, Bodily Injury or Illness.
- 3) The Covered Person 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 Covered Person to arrange a medical examination of the Covered Person from time to time, or in the case of death, upon reasonable notice to the Covered Person's legal representatives, to have a post-mortem examination of the body.

All words appearing in the gender of one sex shall be taken to include both sexes.
- 4) The table of benefits forms part of this policy and the expression "this policy" or "policy" wherever used in this contract shall read as including the table of benefits and any attached Sections, Specifications, Conditions, Provisions, Limitations, Terms, Endorsements or Exclusions
- 5) In the event that the Company incurs any cost and/or expense not covered under this policy on the Covered Person's behalf, the Covered Person shall reimburse such costs and expenses to the Company so long as the Company provides reasonable written notice to the Covered Person prior to incurring such cost and/or expense.
- 6) The due observance and fulfilment of the terms, provisions, conditions, limitations of this policy in so far as they relate to anything to be done or compiled with by the Covered Person and the disclosure of all material facts shall be condition precedent to any liability of the Company under this policy. If the circumstances in which the contract was entered into are materially altered without the written consent of the Company, the policy shall become null and void in respect of that particular Covered Person.
- 7) No third party has authority to change this policy or waive any of its terms and conditions.
- 8) Neither party to this policy shall have any right or authority to create any obligation, warranty, representation, or responsibility, expressed or implied, on behalf of the other party, to bind the other party in any manner whatsoever, in so far as any other party is concerned, outside of the terms, conditions and stipulations of this policy.
- 9) All notices made under this policy may be served or sent by first class post or facsimile to the last known address or facsimile number of the Covered Person and the Company as set out in this policy. Letters mailed by registered mail, shall be deemed to be served at the expiry of 72 hours after the time of posting.
- 10) Failure at any time during the term of this policy of either party hereunder to enforce any provision of this policy shall not constitute a waiver of such provision nor prejudice the right of either party to enforce such provision at any subsequent time.
- 11) The parties hereto acknowledge and agree that the terms of this policy constitute the entire terms between them and no amendment to or modification of this policy shall be effective for any purpose unless the same shall be confirmed in writing by the parties hereto but any such amendment to or modification of this policy shall not be construed as a waiver of any subsequent breach, whether of the same or different provisions.
- 12) In this policy headings are used for reference only and do not affect the construction or meaning of the policy.

13) References to table of benefits are references to the table of benefits to this policy and references to clauses or sub-clauses are, unless otherwise stated, references to clauses or sub-clauses of this policy.

CLAIMS PROCEDURE

1. Notification of claim should be within 30 days from the date of event giving rise to the claim.
2. Complete and return the claim form together with all receipts, reports and all evidence requested on the claim form. All claims must be substantiated by receipts valuations, medical, police or other report(s) as applicable.

Claim Documents required

- **Death Claims**

- Death Certificate
- Police Report

- **Permanent Total / Dismemberment Claims**

- Disability Certificate from an authorised medical practitioner to assess disability
- Police Report
- Medical Report with details of treatment given (if any)

- **Emergency Medical Claims**

- Detailed Medical report issued by the Doctor who had treated the Covered Person.
- Invoice for Medicines purchased / facilities availed.
- Air ticket or other evidence of travel undertaken by the designated person or the dependent children
- Cash receipt given by the hospital.
- Proof of repatriation expenses if applicable.

- **Cancellation & curtailment Claims**

- Death or medical certificate of Covered Person's close relative causing cancellation of trip.
- Evidence of other reason (like SRCC or quarantine etc.), which causes cancellation of trip.

- **Travel Delay Claims**

- Written confirmation from the airline or shipping line or their handling agents stating the reason and period of delay.
- All the necessary bills/invoices pertaining to the consumables purchased by the Covered Person for his emergency needs.

- **Delayed Baggage Claims**
 - Written confirmation of Airlines or Shipping lines or their handling agents stating the reasons and period of delay in respect delayed baggage.
 - All the necessary bills/invoices pertaining to the consumables purchased by the Covered Person for his emergency needs.
- **Loss of Personal Baggage/Money Claims**
 - Written confirmation from carrier that baggage is “non-traceable” or “lost”
 - Report from Police, Airlines, Shipping Lines or their handling agents in respect of loss of baggage
- **Loss of Passport Claims**
 - Copy of notification given to the nearest Embassy
 - Written report from the Embassy
 - Police Report.
- **Personal Liability Claims**
 - Notice of claim lodged on the Covered Person by third party.
 - Copies of Correspondence exchanged between Covered Person and third party.
- **Secure Wallet, Credit Card Fraud, Replacement of ID, Personal Money and Hospital Cash Benefit claims**
 - The Customer must report any loss to the Police, Card Issuer and Company as soon as possible or in any event within 24 hours of the discovery of the loss or theft or attempted theft.
 - As soon as the card issuer receives the notice from the Customer, the Card Issuer has to block the card.
 - The Customer has to complete the claim form and submit the claim to the Company along with the following documents within three months from the date of discovery of loss
 - Police Report
 - Proof of report given to the Bank /Card Issuer
 - Details of unauthorised transactions approved by the Card Issuer.
 - Invoices/Bills as may be applicable.
 - Proof of withdrawals.
 - Admission and Discharge report / summary with attending physician's report in case of Hospital Cash Benefit.
 - Any other documents as may be required to substantiate the claim.



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APPENDIX 1

Alarm Centre Numbers

Intana Global numbers for 24-hour assistance services:

For assistance Worldwide, contact:	
Intana Global London, UK	Tel: +44 (0) 207 902 7405 Fax: +44 (0) 207 928 4748
For assistance in the Americas, contact:	
Intana Global Philadelphia, USA	Tel: +1 215 489 3785 Fax: +1 215 489 8525
For assistance in Africa, contact:	
Intana Global Johannesburg, South Africa	Tel: +27 10 209 8300 Fax: +27 10 209 8405
For assistance in Asia Pacific, contact:	
Intana Global Bangkok, Thailand	Tel: +662 645 3932 Fax: +662 645 3732

Disclaimer :

This Takaful Plan is underwritten by Al Madina Insurance Company SAOG. Bank Muscat -Meethaq Islamic Banking Group is not responsible for Al Madina Insurance Company SAOG actions or decisions nor shall Bank Muscat -Meethaq Islamic Banking Group be liable regarding payment of claims, under the takaful plan.