



MILLENNIUM INSURANCE TRAVEL PROTECT  
Travel Insurance Policy Terms & Conditions

I. DEFINITIONS

“Insurer” “The Company”

“Serious Illness”

“The Assistance Company”

“Injury”

“Policyholder”

“Serious Injury

“Insured Person”

“Accident”

“Emergency Dental Care”

“Beneficiary”

“Doctor” “Physician”

“Osteosynthesis material”

“Immediate Family Member”

Orthopaedic material or orthosis

“Close Relative”

“Prosthesis”

“Children”

“Spouse”

“Usual Country of Residence”

“Limit”

“Illness”

“Fraudulent Claims”

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“Deductible” or “Excess”

“Premium”

3. Emergency dental care

This cover is subject to a limit provided by the referred plan. An excess according to the plan is applicable per claim, only for out-patient and reimbursement files.

“Period of Insurance” or “Effective Date of Coverage”

4. Repatriation of family member travelling with the insured

“Territory”

“Means of Public Transport /Common Carrier”

This cover is subject to a limit provided by the referred plan.

5. Travel of one Immediate Family Member

“Cover”

up to a limit provided by the referred plan.

6. Emergency Return Home following Death of Close Relative

This cover is subject to a limit provided by the referred plan.

II. TRAVEL ASSISTANCE BENEFITS

7. Repatriation of Mortal Remains

SECTION A: MEDICAL & EMERGENCY ASSISTANCE

1. Medical Expenses and hospitalization abroad

This cover is subject to a limit provided by the referred plan. An excess according to the plan is applicable per claim, only for out-patient and reimbursement files.

2. Emergency Medical Evacuation

This cover is subject to a limit provided by the referred plan. Payment of expenses for interment, cremation or funeral ceremony is excluded from this guarantee

SECTION B: PERSONAL ASSISTANCE SERVICES

1. 24 Hours Assistance Services
  - 1.1 Medical Assistance

- 1.2 Legal Assistance

- 1.3 Pre-Departure Services

This cover is subject to a limit provided by the referred plan.

1.4 International General Assistance

Conditions and Limitations applicable to section C:

1.5 Abroad Information Assistance about lost Luggage and Passport,

SECTION D: PERSONAL ACCIDENT BENEFITS

1. "Means of Public Transport" Cover:

2. Delivery of Medicines

This cover is subject to a limit provided by the referred plan. The costs of the medicines are excluded from this guarantee. This cover is subject to a limit provided by the referred plan.

3. Hijacking in means of Public Transport

2. Accidental Death

This cover is subject to a limit provided by the referred plan.

SECTION C: BAGGAGE

1. Loss of Passport, driving license, national identity card abroad

This cover is subject to a limit provided by the referred plan.

2. Compensation for in-flight loss of checked-in baggage

This cover is subject to a limit provided by the referred plan. Money, jewellery, debit/credit cards, cheques and any type of document are excluded from this guarantee.

3. Compensation for delay in the arrival of luggage

up to a limit specified by the selected plan for each Insured person

3. Permanent Disability

This cover is subject to a limit provided by the referred plan. All such claims shall be accompanied by documents duly certified by the Airline attesting to the occurrence of the event.

4. Location and forwarding of baggage and personal effects.

In this event, the Insured is under an obligation to return the compensation received for the loss in accordance with this policy.



**SECTION E: PERSONAL LIABILITY**

1. **Advance of Bail Bond**

2. **Personal Civil Liability**

3. **Legal Defence**

**SECTION F: CANCELLATION OR CURTAILMENT**

1. **Trip Cancellation Expenses**

the related plan - up to a limit provided by

When in the civil part an amicable agreement was reached, the defence in the criminal part is discretionary on the part of the Company and is subject to the prior consent of the defendant. This cover is subject to a limit provided by the referred plan.

2.1. **Recoveries**

2.2. **Specific exclusions to Personal Civil Liability cover:**

The maximum number of persons covered by this cause is five.

**SECTION G: LOSSES AND DELAYS**

1. **Delayed Departure**

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**SECTION H: OPTIONAL COVERS**

1. **Winter sports:**

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2. **Specific exclusions of this guarantee:**

III. **THE COMPANY'S LIABILITY CONDITIONS**

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IV. **GENERAL EXCLUSIONS**

- 1) Loss, damage, illness and/or injury directly or indirectly caused by, arising out of, and/or during, and/or in consequence of the following are excluded from the guarantee/cover granted under this Policy:

2) In addition to the foregoing General Exclusions, the following benefits are not covered by this insurance:

3) *The Company is exempt from liability when, as a result of force majeure, it is unable to put into effect any of the benefits specifically envisaged in this policy.*

V. HOW THE INSURED SHOULD APPLY FOR ASSISTANCE?

<p><b>GENERAL 24/7 INTERNATIONAL HELPLINE + 44 845 217 1379 (From outside UK) or 0845 217 1379 (From UK)</b></p>		<p><i>Spoken Languages: English, Arabic &amp; Persian.</i></p>
<p><b>PILGRIMAGE PROTECTION 24/7 HELPLINE</b></p>	<p><i>Saudi Arabia Toll free: 8008973919 Alternative number: +973 17 218919</i></p>	<p><i>Spoken Languages: English, Arabic &amp; Persian.</i></p>