

Car insurance
Health insurance
Home insurance
Travel insurance
Yacht insurance
Relocation insurance
Golf insurance
Motorcycle insurance
Personal accident insurance



800 70 292
axa-gulf.com

AXA Insurance (Gulf) B.S.C. (c)
A Foreign branch of AXA Insurance (Gulf) BSC(c), a company incorporated in the Kingdom of Bahrain and registered with the Ministry of Commerce and Industry of the Sultanate of Oman under Commercial Registration No. 1112244 and holding Insurance registration No. 6 issued by the Capital Markets Authority.

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Travel Insurance
Travel Smart

**Never stop
exploring**



If you want to avoid getting burned on holiday, cover up with AXA Travel Smart Insurance

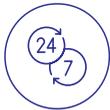
Whether you're traveling down under to Australia or west to Continental Europe, don't let unplanned events turn your travel plans upside down. Count on help from AXA to ensure your peace of mind — no matter where in the world you travel.

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.



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.



Extensive Protection

Coverage for you and your family, your belongings, your liability, your travel arrangements and more...



Instant Cover

Your travel agent or we can activate your AXA travel coverage right away with our instantaneous Web registration.



“ We've thought of everything so that you have the most relaxing stay possible ”

AXA offers a complete range of insurance package to suit travel needs.



Travel Smart

The best travel insurance product in the market to cover you for any medical and travel inconvenience, ensuring a worry-free holiday.



Travel Schengen

Compulsory minimum cover required for obtaining a visa to any Schengen country.

Sign up today to make all your travel worry free!

Your cover at a glance

	Coverage in (US\$)	Smart
A	Emergency Medical	1,000,000*
B	Emergency Dental	400*
C	Emergency Transportation	included in chapter A
D	Repatriation of other insured person	10,000
E	Repatriation of mortal remains	10,000
F	Premature return (death of close relative)	Economy Ticket
G	Visit of close relative	Economy Ticket
H	Cost of first aid and rescue ***	20,000
I	Personal Liability	1,000,000
J	Legal assistance and cause of redress	4,000
K	Advance of Bail Bond (Refundable)	10,000
L	Cancellation or Curtailment	5,000
M	Delayed departure after 12 hours	upto 500
N	Delayed baggage	250
O	Personal baggage and personal money	5,000*
P	Loss of passport	500*
Q	Personal Accident	27,500
R	Terrorism extension (optional)	100,000*

* For some covers a small excess (around \$30 and \$100) will be applicable if there is a claim.
 ** Children less than 16 year of age are covered for 50 % of the sum insured mentioned above and are entitled to pay 50% of the premium.
 *** This cover is applicable only if Adventure Sports option is selected, the additional premium is paid and the Adventure Sports cover is shown on the policy schedule.

Schengen (coverage in Euro)

Emergency Medical	40,000 (Excess \$100)
Emergency Dental	750
Emergency Transportation	30,000
Repatriation of mortal remains	5,000



Covers at a glance

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

Medical Emergency

Emergency Medical Expenses**

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

- Emergency Dental Care \$400

- Cost of first aid and rescue (if Adventure Sports Option taken).

Personal Accident ***

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

Emergency Assistance and Evacuation

- Medical transportation.
- Repatriation of other beneficiaries.
- Premature return due to death of close relative.
- Visit of close relative
- Repatriation of mortal remains.

Personal Liability ***

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.

*** Personal accident and liability under travel inconvenience section

Travel Inconvenience



Personal Baggage & Personal Money

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.



Cancellation or Curtailment

Reimburses you for irrecoverable travel and accommodation expenses incurred or forfeited, if it is necessary and unavoidable for you to cancel or curtail your trip.



Loss of Passport

Cost of replacing passport while abroad.



Delayed Departure

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



Baggage Delay

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.

Duration	OMAN – Premiums in OMR		
	Smart WW Excluding USA & Canada	Smart Oman Including USA & Canada	Schengen (Suggested)
5 days	9.5	13	5
9 days	13	18	6
15 days	16	23	7.4
22 days	20	28	9.5
31 days	24	33	11
45 days	26	38	15
62 days	29	40	18.5
92 days	38	55	26
Annual	85	85	44

The following changes apply to the above prices:

- A. 20% increase for terrorism extension
- B. 25% discount for Medical Cover removal
- C. 20% discount for Travel Inconvenience removal
- D. 100% increase for adventure sports (winter, watersports, trekking or safari)
- E. 100% increase for persons aged 65 - 70 years
- F. 50% discount for children under 16 years
- G. All loadings or discounts based on basic premium price of an adult.
- H. For annual contracts, 62 days maximum stay per trip is allowed.

* A - C is applicable to Travel Smart plan only



Questions & Answers

Who can be insured?

Any resident or citizen of the Gulf Cooperation Council who is 70 years of age or younger.

Can any trip be covered?

Travel Smart Insurance covers conventional nonworking 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 or to your travel agent. Cover will commence only when this application has been accepted and premium received.

How do I declare a claim?

- Medical Expenses: A medical claim is payable only if AXA Gulf contacted and has approved the cost. A full medical certificate from the attending doctor must

be submitted along with original bills and receipts.

- 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.

Main Exclusions

- Medical expenses not approved by AXA Gulf.
- 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.
- Sports in professional practice and in competition.

For more information contact your nearest AXA branch, your Travel Agent, your Broker or log on to www.axa-gulf.com

Travel Insurance
Application Form



Personal Details

First name:		
Last name:		
<input type="checkbox"/> M <input type="checkbox"/> F		
Date of birth:	Nationality:	Phone no.:
DD/MM/YYYY		
P.O. box:	City:	Postal code:
Email:		
Country of residence: Sultanate of Oman		



Travel Details

Product:	<input type="checkbox"/> Travel Smart	<input type="checkbox"/> Schengen	
Travel dates: From: DD/MM/YYYY To: DD/MM/YYYY			
Period of travel:			
<input type="checkbox"/> 5 days	<input type="checkbox"/> 9 days	<input type="checkbox"/> 15 days	<input type="checkbox"/> 22 days
<input type="checkbox"/> 31 days	<input type="checkbox"/> 45 days	<input type="checkbox"/> 62 days	<input type="checkbox"/> 92 days
<input type="checkbox"/> Annual (62 days maximum stay per trip)	<input type="checkbox"/> Worldwide	<input type="checkbox"/> Worldwide excluding USA, Canada	
Country(ies) to be visited:			
<input type="checkbox"/> Adventure Sports Extension (Winter & Water sports, safari, trekking)			
<input type="checkbox"/> Terrorism Cover Extension			
Cover not needed: <input type="checkbox"/> Medical <input type="checkbox"/> Travel Inconvenience			



Additional Members

First & last name	Nationality	Gender	Date of birth



Declaration

I hereby declare that to the best of my knowledge:

- i. There are no circumstances connected with the holiday which render it abnormal.
- ii. All persons to be insured are in good health.
- iii. There are no reasons of which I am aware why the planned holiday would be cancelled or curtailed. I hereby subscribe to AXA Travel Smart of which the Terms and Conditions I have read understood and agreed.
- iv. I hereby declare that to the best of my knowledge and belief that the above statements & particulars are true and correct and that I have not withheld any information material to this proposal. I agree that this proposal and declaration shall form the basis of the contract between the Insurer and me.

Signature	Date
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Disclaimer: This leaflet provides only summary information about coverage. The liability of AXA Insurance (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. AXA Insurance (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy Handbook for full terms, conditions & exclusions. A specimen copy of this Policy is available from any AXA branch office in the Gulf or on our website www.axa-gulf.com