

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



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giggulf.om

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A foreign branch of Gulf Insurance Group (Gulf) B.S.C (c), a company incorporated in the Kingdom of Bahrain and registered with the Ministry of Commerce, Industry & investment Promotion in the Sultanate of Oman under the Commercial Registration no. 1112244 and holding insurance registration no. 6 issued by the Capital Market Authority.

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**Never stop
exploring**

TRAVEL INSURANCE
TRAVEL SMART



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

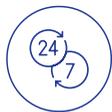
Whether you're traveling down under to Australia or west to Continental Europe, don't let unplanned events turn your travel plans upside down. Count on help from GIG to ensure your peace of mind — no matter where in the world you travel.

GIG travel insurance covers the cost of medical emergencies, trip cancellation fees to many other benefits, leaving you free to relax and enjoy your vacation.

GIG's the way to Travel Smart!

Contact your nearest GIG 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

GIG 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

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



GIG 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 Smart Essentials

Comprehensive worldwide travel cover that covers your essential travel requirement, ensuring a worry free holiday.



Travel Schengen

Compulsory minimum cover required for obtaining a visa to any Schengen country. This plan covers you worldwide and is not just restricted to Schengen countries.

Sign up today to make all your travel worry free!

Your cover at a glance

	Coverage in (US\$)	Smart	Smart Essentials
A	Emergency Medical	upto 1,000,000*	upto 100,000*
B	Emergency Dental	upto 1,000	upto 500*
C	Emergency Transportation	included in chapter A	included in chapter A
D	Repatriation of other insured person	upto 10,000	
E	Repatriation of mortal remains	upto 10,000	upto 7,000
F	Premature return (death of close relative)	Economy Ticket	
G	Visit of close relative	Economy Ticket	Economy Ticket
H	Cost of first aid and rescue ***	upto 20,000	
I	Personal Liability	upto 1,000,000	upto 100,000
J	Legal assistance in case of redress	upto 4,000	
K	Advance of Bail Bond (Refundable)	upto 10,000	
L	Cancellation or Curtailment	upto 5,000	upto 1,000
M	Delayed departure	upto 500	upto 500
N	Delayed baggage	upto 250	upto 250
O	Personal baggage and personal money	upto 5,000*	upto 1,000*
P	Loss of passport	upto 500*	upto 250*
Q	Personal Accident	upto 27,500	27,500
R	Terrorism extension (optional)	upto 100,000	

* For some covers a small excess (around \$30 and \$100) will be applicable if there is a claim. Children pay 50% of the premium and enjoy cover up to 50% of the stated limit in all sections, apart from Travel Schengen, where the full limit applies.

*** 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

*Area of coverage is worldwide.



Covers at a glance

Here is a quick summary of what makes GIG 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

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.

- 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.

Personal Liability ***

- Indemnifies you against legal liability towards third parties or damage to their property due to your negligence.
- Advance of bail bond (refundable).
- Legal assistance in case of redress

* Please refer to your Policy schedule 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, GIG has an affordable plan for you. Choose the period you need, and then relax with coverage from GIG.

Prices are per member.

Duration upto	Smart (Excluding USA & Canada)	Smart (Worldwide)	Smart Essentials		Schengen
			(Excluding USA & Canada)	(Worldwide)	
	OMR	OMR	OMR	OMR	OMR
5 days	10	13	7	9	5
9 days	13	18	8	10	6
15 days	16	23	11	13	8
22 days	20	28	15	17	10
31 days	24	33	19	21	11
45 days	26	38	-	-	15
62 days	29	40	-	-	19
92 days	38	55	-	-	26
Annual (Each trip 62 days)	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 - D is applicable to Travel Smart plan only
Premium above excluding VAT/TAX



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 GIG 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 GIG 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 GIG 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 GIG branch, your Travel Agent, your Broker or log on to www.giggulf.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.:	
<small>DD/MM/YYYY</small>			
P.O. box:	City:	Postal code:	
Email:			
Country of residence:			
<input type="checkbox"/> U.A.E	<input type="checkbox"/> Bahrain		
<input type="checkbox"/> Oman	<input type="checkbox"/> Qatar		



Travel Details

Product:	<input type="checkbox"/> Smart	<input type="checkbox"/> Essentials	<input type="checkbox"/> Schengen
Travel dates: From:	<small>DD/MM/YYYY</small>	To:	<small>DD/MM/YYYY</small>
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	<input type="checkbox"/> Worldwide	<input type="checkbox"/> Worldwide excluding USA and Canada	
<input type="checkbox"/> Europe	<input type="checkbox"/> Gulf States	<input type="checkbox"/> South Asia	
Country(ies) visited:			
<input type="checkbox"/> Adventure Sports Extension (Winter & Water sports, safari, trekking)			
Type of Adventure Sport:			
<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 GIG 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

Disclaimer: This leaflet provides only summary information about coverage. The liability of Gulf Insurance Group (Gulf) B.S.C.(c) does not commence until the Proposal has been accepted and the Premium has been paid. Gulf Insurance Group (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 GIG branch office in the Gulf or on our website www.giggulf.com