

International Emergency Medical Assistance

If you're a GIG (or an AXA) member and you require in-patient care abroad, follow the steps below to benefit from our International Emergency Medical Assistance:



PREVIOUSLY AXA



STEP 1

Please contact us immediately on:
Assistance team +44 (0) 1737 815649
Customer Service: +971 4 507 4000

STEP 2

Once alerted, we will arrange for an appointed doctor to assist with your requirements and assess the facilities at your current location.



STEP 3

If the appointed doctor concludes the medical facilities at your current location are not suitable or adequate, you will be entitled to either evacuation or repatriation.

STEP 4

Depending on your requirements, we will arrange for you to be moved to an alternative nearby hospital or country with the necessary medical facilities or, we will help you return to your principal country of residence for medical assistance.



STEP 5

Unless agreed otherwise, you will be transported by a regular scheduled airline. Members under 18 can be accompanied by an adult (18+).

STEP 6

In the unfortunate case of death while abroad, repatriation costs to the principal country of residence, or home country will be covered by us.



Terms & Conditions

1 International Emergency Medical Assistance

- 1.1 This is one of the benefits of your plan. The service is provided by an international assistance company who act for us.
- 1.2 The terms and definitions in your plan also apply to the service, and any limitation of cover for the service shown in the benefits table will apply. For this section only, we have given some more words and phrases special meanings. These are:
- a. appointed doctor: a medical practitioner chosen by us to advise us on the member's medical condition and/or need for the service and/or the suitability and adequacy of the medical facilities in the country where the member has been admitted to hospital.
 - b. service: moving the member to another hospital which has the necessary medical facilities either in the country where the member is taken ill or in another nearby country (evacuation) or bringing them back to their principal country of residence.
 - c. hospital: any establishment which is licensed as a medical or surgical hospital in the country where it operates.
 - d. principal country of residence: the country where you live or intend to live for most of the year which will be shown as your address in our records.
 - e. home country: the country as shown in our records which the member regards as home and which issues the member's passport.
 - f. Inter Partner Assistance Dublin (IPAD): international assistance company we have appointed to act for us.

- 1.3 The service is available worldwide to any member who is injured or becomes ill

suddenly and needs immediate hospital treatment as an in-patient. The service is only available in these circumstances and as follows:

- a. if the member is admitted to hospital while abroad from their principal country of residence then, if in the opinion of the appointed doctor the medical facilities there are not suitable or adequate, they will be entitled to evacuation or repatriation;
- b. if the member is admitted to hospital while in their principal country of residence then, if in the opinion of the appointed doctor the medical facilities in the principal country of residence are not suitable or adequate, the member will be evacuated to the nearest place where appropriate services are available.
- c. following evacuation, in accordance with paragraphs 1.3(a) or 1.3(b) above, the member concerned shall be entitled to be returned, by regular scheduled airline unless we agree that another means of transport is necessary, to his/her principal country of residence.

Note: Members are not entitled to be repatriated to their home country when admitted to hospital in their principal country of residence. Evacuation will always be to the nearest place where the necessary facilities are available. It follows that a member may be evacuated to the home country but only if we conclude that, on the basis of the medical facts, this is the nearest appropriate destination.

- 1.4 The exclusions in the membership agreement do not apply to the service but will apply to any treatment received following repatriation to the principal country of residence, or any country to which the member has been evacuated. If the service is needed, you must contact the emergency control center so that immediate help or advice can be given over

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the phone. Arrangements may then be made for an appointed doctor to make all necessary enquiries and arrange to move them if necessary. If an appointed doctor thinks it is necessary, then the service will be carried out under medical supervision.

1.5 All the arrangements must be made by us. The member may be transported by air ambulance, by a regular airline or by any other method of transport we consider appropriate. We will decide the method of transport and the date and time.

1.6 In all cases where the Member is under 18, and in other cases where, in the opinion of the appointed doctor, the medical condition makes it appropriate, another person, who must be 18 or over, may accompany the Member while they are being moved. We will pay the reasonable and necessary costs of this, including any additional accommodation costs, where no travel policy is in place.

1.7 If a Member dies while abroad from their home country, we will arrange and pay the costs of repatriation of the mortal remains to a mortuary in the principal country of residence or their Home Country.

1.8 The service is not available to cover the following:

a. the Member's participation in any sports or activity as a professional or taking in the following activities:

base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 meters, trekking to a height of over 2,500 meters, bungee jumping, canyoning, hangliding, paragliding or microlighting, parachuting, potholing, skiing off-piste or any other winter sports activity carried out off-piste;

- b. Any costs incurred which arise from or are directly or indirectly caused by a deliberately self-inflicted injury or an attempt at suicide;
- c. any costs incurred which arise from or are in any way connected with, alcohol abuse, drug abuse or substance abuse;
- d. if the Member needs to be moved from a ship, oil-rig platform or similar off-shore location;
- e. any costs that we do not approve beforehand.
- f. If we have not been told about the accident or illness for which the service is needed within 30 days of it happening.
- g. treatment costs other than for the necessary treatment administered by IPAD (Inter Partner Assistance Dublin) whilst moving the Member;
- h. any unused portion of a Member's travel ticket, and that of any accompanying person.
- i. any costs incurred as a result of nuclear, biological or chemical contamination; war (whether declared or not); act of foreign enemy; invasion; civil war; riot; rebellion; insurrection; revolution; overthrow of a legally constituted government; explosions of war weapons or any event similar to one of those listed;
- j. any costs incurred if at the time of travel, you are travelling to a country or area that the UK Foreign and Commonwealth Office lists as a place which they either advise against:
 - (a) all travel to; or
 - (b) all travel on holiday or non-essential business.

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This exclusion applies whatever the reason for travel.

- 1.9 (a) We will not be liable for any failure to provide the service or for any delays in providing it unless the failure or delay is caused by our negligence (including that of the international assistance company we have appointed to act for us) or of agents appointed by either.
- (b) We will not be liable for failure or delay in providing the service:
- (i) if, by law, the service cannot be provided in the country in which it is needed; or
 - (ii) if the failure or delay is caused by any reason beyond our control including, but not limited to, strikes and flight conditions.
- (c) We are not liable for injury or death caused to the member while he or she is being moved unless it is caused by our negligence or the negligence of anyone acting on our behalf.

Please note that AXA Insurance (Gulf) B.S.C. (c) was acquired by Gulf Insurance Group (GIG). Now as GIG Gulf, we are operating under our new legal name 'Gulf Insurance Group (Gulf) B.S.C.(c)'. We remain a regulated company and continue to provide the same insurance products and services empowered by our networks and partnerships. For more information, please visit our announcement page www.gig-gulf.com.