

Whether you travel for business or pleasure, international travel has its risks. Emergency medical treatments, travel assistance, and personal liabilities can be expensive and come without warning.

Mussafer Plus, our specially designed travel insurance policy, gives you the freedom to travel far and wide with absolute peace of mind.

Mussafer Plus offers four plans, each crafted to suit your individual needs.

Mussafer Plus Individual

As the best travel insurance product in the market, this plan protects you from potential hazards on your international travels, anywhere in the world.

Mussafer Plus Family

With a single premium, protect your entire family i.e., you, your spouse, and an unlimited number of children below 16 years of age.

Mussafer Plus Schengen

This plan offers a comprehensive travel cover required to get a visa for Schengen countries.

Mussafer Plus KSA (Hajj & Umrah)

Be worry-free as you make your journey to the Kingdom of Saudi Arabia for Hajj and Umrah.

In addition, Mussafer Plus also provides various other options and packages such as:

- Group Options: Special rates for a group of people (more than 15 individuals) traveling on the same trip and on the same date
- Winter & Summer hazardous sports extension
- Terrorism extension

From a 24/7 multilingual contact center for medical and travel assistance to wide protection for you and your family, Mussafer Plus brings you the flexibility, value, and the assurance you need when you and your loved ones are out and about in the world.

Contact us at 800 8040 or any of our authorized insurance brokers to purchase your policy. Alternatively, you can visit us at www.adnic.ae for instantaneous web issuance.

What are the Policy covers available for Mussafer Plus?

Mussafer Plus has an extensive list of coverages for its various plans and packages.

COVERAGE		Mussafer Plus Individual	Mussafer Plus Family	Mussafer Plus Schengen	Mussafer Plus KSA (Hajj & Umrah)
Coverage Zone:		Coverage Zone:	Coverage Zone:	Coverage Zone:	Coverage Zone:
		Worldwide/Worldwide excluding USA & Canada	Worldwide excluding USA & Canada	Schengen states	KSA
I Personal Assistance					
1	Telephone medical advice	Service only	Service only	Service only	Service only
2	Medical referral/appointment of local medical specialist abroad	Service only	NA	NA	NA
3	Arrangement of hospital admission	Service only	Service only	Service only	Service only
4	Monitoring of medical condition during and after hospitalization	Service only	Service only	Service only	Service only
5	Medical translation service	Service only	Service only	Service only	Service only
6	Connection that services	Service only	Service only	Service only	Service only
7	Delivery of medicines abroad	Actual expenses	NA	NA	Actual expenses
8	Medical, hospitalization and surgical expenses abroad, due to illness.	Up to \$1,100,000 * €30,000/- or \$35,000	Up to \$70,000* €30,000/- or \$35,000	Up to \$60,000** €30,000/- or \$35,000	Up to \$20,000*** €30,000/- or \$35,000
8.1	Emergency medical expenses and hospitalization COVID-19 cover shall be limited to				
9	Pharmaceutical expenses abroad, due to illness	Up to \$1,100,000*	Up to \$70,000*	Up to \$60,000**	Up to \$20,000***
10	Medical, hospitalization and surgical expenses abroad, due to accident	Up to \$1,100,000*	Up to \$70,000*	Up to \$60,000**	Up to \$20,000***
11	Pharmaceutical Expenses Abroad, Due To Accident.	Up to \$1,100,000 *	Up to \$70,000*	Up to \$60,000**	Up to \$20,000***
12	Transport to a properly equipped medical facility in case of illness	Up to \$50,000	Up to \$50,000	Up to \$50,000	Up to \$15,000
13	Transport to a properly equipped medical facility in case of accident	Up to \$50,000	Up to \$50,000	Up to \$50,000	Up to \$15,000
14	Repatriation to the country of residence in case of illness	Actual cost	Up to \$60,000	Up to \$50,000	Up to \$45,000
15	Repatriation to the country of residence in case of accident	Actual cost	Up to \$60,000	Up to \$50,000	Up to \$45,000
16	Repatriation of mortal remains to the country of residence	Actual cost	NA	Up to \$5,000	Actual cost
17	Repatriation of family member traveling with the insured	Actual cost			
18	Sea and mountain rescue expenses (optional, valid only if the winter and/or summer hazardous sports/cover is selected & additional premium being paid)	Up to \$20,000	NA	NA	NA
19	Extension of stay of a beneficiary outside the country of residence due to sudden illness	Up to \$10,000	Up to \$10,000	up to \$10,000	Up to \$10,000
20	Extension of stay of a beneficiary outside the country of residence due to accident	Up to \$10,000	Up to \$10,000	up to \$10,000	Up to \$10,000
21	Travel of one immediate family member to stay with the insured in case of illness	Economy ticket	NA	NA	NA
22	Travel of one immediate family member to stay with the insured in case of accident	Economy ticket	NA	NA	NA
23	Stay of one immediate family member to stay with the insured in case of illness	Up to \$100/day - max \$1000	NA	NA	NA
24	Stay of one immediate family member to stay with the insured in case of accident	Up to \$100/day - max \$1000	NA	NA	NA
25	Emergency dental care abroad	\$1,00	\$1,100	\$1,100	NA
26	Emergency return home to the country of residence following death of a close family member	Economy ticket	NA	NA	NA
27	Escort of minor child in case of illness of the insured	Actual expenses	NA	NA	NA
28	Escort of minor child in case of accident of the insured	Actual expenses	NA	NA	NA
29	Loss of passport, driving license, national identity card abroad	Actual expenses	Actual Expenses	Actual Expenses	Actual expenses
30	Arrangement and payment of compassionate visit	Economy ticket	NA	NA	NA
II Trip Cancellation & Delay					
31	Trip cancellation abroad	Up to \$5,000	NA	NA	NA
32	Delayed departure abroad	Up to \$500	Up to \$500	NA	NA
III Luggage Assistance					
33	Compensation for in-flight loss of checked-in baggage	Up to \$5,000	Up to \$2,000	NA	Up to \$750
34	Compensation for delay in the arrival of luggage abroad	Up to \$250	NA	NA	NA
35	Location and forwarding of baggage and personal effects	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
36	Inoculation and visa requirement information	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
37	Interpreter referral	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
38	Lost luggage assistance	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
39	Lost passport assistance	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
40	Legal referral	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
41	Arrangement of appointment with lawyers	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
42	Emergency traveling service assistance	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
43	Emergency interpreting assistance	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
44	Embassy referral	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
45	Emergency document delivery	Assistance basis only	Assistance basis only	Assistance basis only	Assistance basis only
46	Advance of bail bond	\$15,000	NA	NA	NA
47	Cash advance	NA	NA	NA	Up to \$750
48	Loss of passport	Up to \$500	Up to \$350	NA	NA
49	Loss of credit cards	Up to \$1,000	NA	NA	NA
50	Missed departure	Up to \$1,000	NA	NA	NA
51	Legal assistance cover	Up to \$4,000	NA	NA	NA
IV Personal Accidents		\$27,500	\$27,500	NA	\$20,000
V Personal Liability		Up to \$1,000,000	Up to \$1,000,000	NA	NA
VI Terrorism Extension		Up to \$100,000	NA	NA	NA

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.
NA: Not applicable

* Excess of \$30 applicable in case of a claim

** Excess of \$100 applicable in case of a claim

*** Excess of \$50 applicable in case of a claim

A few covers that make Mussafer Plus superior to the rest:

- Widest range of coverage
- Guarantee payment of medical expenses incurred during hospitalization
- Emergency Dental Care up to \$1,100
- Arrangement and payment of return of minor children
- Travel of one immediate family member
- Delivery of essential medicines
- Relay of urgent messages
- Medical referral/appointment of local medical specialist

- Advance of Bail Bond
- Loss of credit card
- Legal Assistance Covers
- Hijacking
- Personal Accident
- Personal Liability
- COVID-19 Cover



Premiums (in AED)

The affordable premiums per member for your Mussafer Plus plans are as illustrated below:

Trip Duration	Mussafer Plus Individual		Mussafer Plus Family		Mussafer Plus KSA (Hajj & Umrah)	
	Excl. USA, Canada	Worldwide	Excl. USA, Canada			
Up to 5 days				44.06		18.80
6 - 7 days	56.99	88.72	107.54	44.06		31.73
8 - 10 days				56.99		44.06
11 - 14 days	88.72	139.26	151.60	69.34		56.99
15 - 21 days	139.26	208.59	215.06	88.72		82.27
22 - 31 days	158.06	240.34	240.34	101.07		107.54
31 - 60 days	240.34	360.19	240.34	114.00		
Up to 92 days (Max 62 days per stay)	265.60	410.74	360.19	252.67		
Up to 92 days	316.13	473.60				
Up to 6 months (Max 62 days per stay)	473.60	720.40				
Up to 6 months (Max 92 days per stay)	530.61	865.54				
One year (Max 62 days per stay)	631.66	1,054.74	675.74	429.54		
One year (Max 92 days per stay)	720.40	1,200.46		656.94		
Two years (Max 62 days per stay)	1,149.94	1,920.27				
Two years (Max 92 days per stay)	1,440.21	2,400.35				

General exclusions for the cover

- 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.
- a) The bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her fraudulent, seriously negligent or reckless actions including those actions of the Insured in a state of derangement or under psychiatric treatment costs for which are themselves excluded.

b) Extraordinary natural phenomena such as floods, earthquakes, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic, or geological phenomenon any other type of natural disaster.

c) Events arising from terrorism*, mutiny, or crowd disturbances. (Optional cover, valid only if the cover is selected and additional premium being paid).

d) Events or actions of the Armed Forces or Security Forces in peacetime.

e) Wars, with or without prior declaration, and any conflicts or international interventions using force, or duress, or military operations of whatever type.

f) Those caused by or resulting from radioactive materials and nuclear energy.

g) Those caused when the Insured takes part in bets, challenges, or brawls, save in the case of legitimate defence or necessity.

h) Illness or Injuries existing prior to the claim, unless expressly included in the Private or Special Conditions and subject to payment of the relevant surcharge Premium.

i) Those that occur as a result of the participation by the Insured in competitions, sports, and preparatory or training tests.

j) Engaging in the following sports: motor racing or motorcycle racing in any of its modes, big game hunting outside European Territory, underwater diving using artificial lung, navigation in international waters in craft not intended for the public transport of passengers, horse riding, climbing, potholing, boxing, wrestling in any of its modes, martial arts, parachuting, hot air ballooning, free falling, gliding and, in general, any sport or recreational activity that is known to be dangerous.

k) Participation in competitions or tournaments organized by sporting federations or similar organizations.

l) Hazardous winter and/or summer sports such as skiing and/or similar sports.

m) Permanent resident and students outside of resident country.

n) The use, as a passenger or crew, of means of air navigation not authorized for the public transport of travelers, as well as helicopters.

o) The Accidents deemed legally to be work or labor Accidents, consequence of a Risk inherent to the work performed by the Insured.

p) Internationally and locally recognized epidemics**.

q) Illnesses or Injuries arising from chronic ailments or from those that existed prior to the inception date of the policy.

r) Death as a result of suicide and the Injuries or after-effects brought about by suicide and/or attempted suicide or any self-inflicted Injuries.

s) Illness, Injuries or pathological states caused by the voluntary consumption of alcohol, drugs, toxic substances, narcotics or medicines acquired without medical prescription, as well as any kind of mental illness or mental imbalance.

*Can be covered in a separate extension as mentioned in the first page of the brochure.

**However, Covid-19 claims are covered as defined in the policy wording.

t) Illness or Injuries resulting from refusal and/or delay, on the part of the Insured or persons responsible for him/her, in the transfer proposed by the Assistance Company and agreed by its medical Service.

u) Illness or Injuries caused by pregnancy and childbirth or any complication therefore or voluntary termination of pregnancy. Pregnancy is not covered in this policy.

v) Mental Health diseases.

w) Venereal sexually transmitted diseases.

x) All pre-existing, congenital and/or Chronic Medical Conditions.

y) Any cardiac or cardio vascular or vascular or cerebral vascular illness or conditions or after-effects thereof or complications that, in the opinion of a medical practitioner appointed by the Assistance Company, can reasonably be related thereto, if the Insured Person has received medical advice or treatment (including medication) for hypertension 2 years prior to the commencement of the Protected Journey.

z) Diagnosis and treatment services for complication of excluded illnesses.

- Traveling to seek medical treatment or waiting for an operation, post operation check-up or any other hospital treatment, or any medical investigations, tests, or test results.

- Traveling against the advice of a doctor or considered not fit to travel by the assistance company.

- Traveling to seek immigration or political asylum.

- Medical Expenses & Hospitalization abroad in relation to Covid-19 will not be covered in case of the Insured travels to any country or region which has been declared as not recommended for travel for the competent local authority.

- Premiums paid are not eligible for total or partial reimbursement once the Insurance policy is in force or has expired.

Eligibility

All travelers residing in the UAE, ranging from 0 - 80 years of age are welcome to sign up for the Mussafer Plus travel insurance plan. For family option maximum age of insured is at 60 years.

About ADNIC

With millions of protected customers and nearly 50 years of experience in the UAE insurance industry, it comes as no surprise that Abu Dhabi National Insurance Company (ADNIC) is known as Your Reliable Insurer. Through its ever-growing portfolio of innovative products and services, ADNIC has insured a diverse clientele that encompasses both individuals and groups. Putting quality service at the forefront, ADNIC stands not only as a reoccurring winner of the prestigious 'Middle East Insurer of the Year' award, but as a proud recipient of A-stable rating from Standard & Poor's and 2021 Shiptek Best Insurance Provider of the Year.

Disclaimer: This leaflet is only indicative of terms, conditions, warranties, and exclusions contained in the insurance policy. The detailed terms and conditions are contained in the policy document.

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