

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.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

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)
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 \$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 \$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 \$100,000*	Up to \$70,000*	Up to \$60,000**	Up to \$20,000***
11 Pharmaceutical Expenses Abroad, Due To Accident.	Up to \$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	\$1,100	\$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				
52 Personal Accidents	\$27,500	\$27,500	NA	\$20,000
V Personal Liability				
53 Personal Liability	Up to \$1,000,000	Up to \$1,000,000	NA	NA
VI Terrorism Extension				
54 Terrorism Extension	Up to \$100,000	NA	NA	NA

(Optional cover, valid only if the cover is selected and additional premium being paid)

For some covers a small excess is applicable if there is a claim

NA: Not applicable

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Excess of \$30 applicable in case of a claim

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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:

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Widest range of coverage
- Advance of Bail Bond
- Guarantee payment of medical expenses incurred during hospitalization
- Legal Assistance Covers
- Hijacking
- Personal Accident
- Personal Liability
- COVID-19 Cover

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

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

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Illness or injuries caused by pregnancy and childbirth or any complication therefore or voluntary termination of pregnancy. Pregnancy is not covered in this policy.
- Mental Health disease.
- Venereal sexually transmitted disease.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

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

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

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

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Any existing, congenital and/or Chronic Medical Condition.
- Any cardiac or cardiovascular vascular or cerebral vascular disease or condition or after effects thereof or complications thereof, in the opinion of a medical practitioner appointed by the Assistance Company, can reasonably be believed to, if the Insured Person has received medical advice or treatment (including medication) for hypertension 2 years prior to the commencement of the Protected Journey.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Diagnosis and treatment services for complication of excluded illnesses.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Traveling to seek medical treatment or visiting for a medical investigation, check-up or any other hospital treatment, or medical investigations, tests, or test results.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

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

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- 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.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Premium paid are not eligible for total or partial reimbursement on the insurance policy in force or has expired.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Permanent residence and students outside of resident country.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

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

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- The Accident deemed legally to be work related Accidents, consequence of a Risk inherent to the work performed by Insured.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Internationally and locally recognized epidemics*.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- Illnesses or injuries arising from chronic ailments or from those that existed prior to the inception of the policy.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- 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.

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

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

For some covers a small excess is applicable if there is a claim. Please refer to policy wording and policy schedule for further details.

- The bad faith of the Insured, by his/her participation in criminal acts, or as a result of his/her

