Takaful Individual Travel Solutions





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In a world of interlocked interests, traveling became an integral part of contemporary lives of many of us. In light of constantly being on the move, it is rare that our international flights are not subjected to some inconvenience beyond our control. This could be in the form of delays in reaching our destination, coming back home, lost or delayed baggage or having to obtain urgent medical treatment, God forbid, during our presence abroad.

To avoid such situations, and pursuant to the principle of taking precautions which is advocated by our Islamic religion, we in Al Rajhi Takaful have launched the "Takaful individual travel solutions" program. The program is designed to give you many advantages and comprehensive plans to deal with any unexpected surprises when you are traveling, and to ensure the full enjoyment of your trip away from any concern.

Benefits of Takaful individual Travel Solutions Program

The "Takaful individual travel solutions" program gives you greater personal benefits through the following advantages:

- · Coverage includes all countries of the world
- · Available only to individuals residing in the Kingdom
- · Document applies to all trips that start from and return to the kingdom
- · Includes domestic flights if they are part of an international flight
- Double subscription applies to individuals who are 65 years or older
- · A fixed monthly income in the event of total or temporary disability
- Coverage begins upon payment of subscription and issuance of the document
- Maximum flexibility in conducting financial claims from any of our branches in the Kingdom
- Hotline to serve you round the clock, and year round



Rest assured

One of the key features of the «Takaful individual travel solutions» program is that it relies on the latest information management systems so as to ensure you get the best level of insurance service that you look forward to. In the event that you require any other coverage services, we are able to provide these alternatives, through the host of choices that the program offers you.

How much will coverage cost you?

With the "Takaful individual travel solutions" program, you will receive a comprehensive set of benefits granted to you at a reasonable cost, which makes the program an ideal choice due to the Takaful coverage it provides to you.

Exceptions

The following cases are excluded from insurance coverage for this program:

- · Medical expenses not approved in advance by the international supporting company
- · Coverage that is not viable in the country of residence
- Costs of prostheses, physical therapy, pregnancy, pre-existing medical conditions, dental treatment except in emergencies
- Any situation arising directly or indirectly from HIV infection (AIDS) or any disease related to HIV
- Exposure to risk on purpose for no reason
- The practice of dangerous sport, or the practice of sports on a professional basis
- Anything that arises from the deliberate self harm of the subscriber
- Any consequence of war, terrorism and related threats

About Takaful

- Takaful is an Islamic insurance system based on the principle of cooperation aimed at voluntary and collective risk-sharing by all members of society.
- Takaful is among contribution contracts that are intended to help fragment risks and share responsibility in the event a disaster occurs.
- Takaful is free of usury, and the Islamically forbidden ambiguity.
- The person involved in Takaful program does not sustain any harm if he/she determines the benefit he/she accrues, because at the end of the day, he/she is just a person who donated, like everyone else
- Takaful claims are paid without interest or loans, while insurance claims are paid from the company's insurance fund. In terms of investment, Takaful is permissible according to Sharee'ah, while ordinary insurance is obliged to compensate only if damage/harm occurs.



The following table will guide you to the benefits and benefit limits being offered

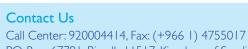
Our Plans offer you comprehensive benefits to meet the challenges of International travel.

S. No.	Description of Benefits	Worldwide (Excluding USA / Canada)	Worldwide	Family Worldwide	Schengen
		Benefits	Benefits	Benefits	Benefits
		USD	USD	USD	EURO
I	Personal Accident (leading to Death; Permanent Total Disability)	27,500	27,500	27,500	25,000
		(2,750 per child)	(2,750 per child)	(2,750 per child)	(2,750 per child)
2a	Emergency Medical Expenses*	1,000,000	1,000,000	60,000	30,000
2b	Emergency Dental*	400	400	1,000	750
2c	Emergency Medical Transportation	Actual	Actual	60,000	30,000
2d	Repatriation of Other Insured Persons	Economy Class Air Fare	Economy Class Air Fare	5,000	Not Covered
2e	Hospital Cash Benefit*	3,000 @ 50 per day	3,000 @ 50 per day	Not Covered	Not Covered
2f	Repatriation of Mortal Remains	Actual	Actual	5,000	3,500
2g	Early Return due to Death of a Close Relative	Economy Class Air Fare	Economy Class Air Fare	Not Covered	Not Covered
2h	Visit of a Close Relative	Economy Class Air Fare	Economy Class Air Fare	Not Covered	Not Covered
3a	Cancellation and/or Curtailment*	5,000	5,000	Not Covered	Not Covered
3b	Travel Delay**	500 @ 50 per day	500 @ 50 per day	500 @ 50 per day	Not Covered
3с	Delayed Baggage**	250	250	Not Covered	Not Covered
3d	Loss of Baggage***	5,000	5,000	2,000	Not Covered
4a	Personal Legal Liability*	1,000,000	1,000,000	500,00	Not Covered
4b	Legal Assistance*	5,000	5,000	Not Covered	Not Covered
4c	Bail Bond Advance	10,000	10,000	Not Covered	Not Covered

^{*} For some covers a small excess (from 25 to 250) will be applicable if there is a claim

^{**} For these covers there is an excess of 8 hours and 6 hours respectively (for more details please refer to the plan terms & conditions)

^{***} Subject to the Plan Terms & Conditions



PO. Box: 67791, Riyadh 11517, Kingdom of Saudi Arabia www.alrajhitakaful.com - info@alrajhitakaful.com