

Takaful Individual Travel Solutions



Trust and Entrust

تكاful الراجحي
Al Rajhi Takaful



Takaful individual Travel Solutions

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 |
| 1 | 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 |
| 3c | 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

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