



Emergency Assistance Related to COVID-19

Your safety and wellbeing is our highest priority. As part of our commitment to you, Emirates in partnership with Allianz Partners will offer you assistance services related to COVID-19 medical and quarantine expenses when you travel with us at any time with effect from **July 23, 2020** until **October 31, 2020**

Important

- If you have tested positive for COVID-19 while you are abroad, you will benefit from repatriation assistance, assistance with medical and hospital costs and assistance with quarantine accommodation costs in an approved designated facility. More information about which expenses are included and excluded and their limits are included below and in our [FAQs](#).
- It is mandatory to contact the Emirates COVID-19 Assistance (as per contact details provided below) as soon as possible in case you tested positive for COVID 19. Your expenses will only be settled directly with the hospital, clinic or other medical facility. If you pay, you will not be able to claim these expenses later. Services which have not been organized by Emirates COVID-19 Assistance will not be reimbursed or paid. More information is included in section "How to Claim" below.
- Assistance is valid for 31 days from departure of the first flight of your journey. There is no assistance in your country of residence. If you have tested positive for COVID-19 at any time during the 31 day period, your assistance will continue after the 31 day period up to the limits included here.
- Your COVID-19 testing expenses are **not** covered.
- Your assistance will be provided by NEXTCARE Claims Management LLC part of Allianz Partners entities (NEXTCARE). As used in this document, NEXTCARE is referred to as Emirates COVID-19 Assistance. Please see the Privacy Notice below.
- Services which have not been organized by Emirates COVID-19 Assistance will not be reimbursed or paid.

Emirates COVID-19 Assistance contact details

Phone: +971 4 2708825
Email: Emirates@nextcarehealth.com

WhatsApp: +971 56 3589937

Assistance Services and Limits

Benefit		Limits
Repatriation Assistance If diagnosed with COVID-19	Organising and taking charge of your return to your country of residence or transportation to a hospital in your home	Actual costs
	Organising and taking charge of the return of one (1) travel companion and minor children to country of residence	Actual costs
Medical and hospital costs abroad: If diagnosed with COVID-19	Taking charge of covering the hospital costs related to treatment of COVID-19	Up to the following limits, per covered person and per covered period: €150,000
Accommodation costs related to COVID-19 quarantine: If diagnosed with COVID-19	If you or one (1) travel companion are requested to be quarantined in an approved designated facility	Up to a limit for quarantine, per day and per covered person, or €100 for a maximum of 14 days
Assistance in the event of an covered person's death: In case of COVID-19 epidemic/pandemic	Transporting the body to home country	Actual costs
	Funeral costs	Up to a limit, per covered person of €1,500
Excess costs: Nil		

More information on this assistance and applicable exclusions are provided below

Geographical Coverage

Assistance will be provided in the country or countries visited during the trip which are mentioned in the trip booking form. Assistance will also be provided even if you continue onwards to another city using another mode of transport. Assistance will end upon your return to your country of residence.

General Exclusions

In addition to the specific exclusions stated for each type of assistance, assistance will not provided for the direct or indirect consequences of the following circumstances and events:

- civil or foreign Wars, riots, popular movements, strikes, hostage taking, handling of weapon, terrorism
- your voluntary participation in gambling, crime or fights, except in the case of legitimate self-defence
- any effects of a nuclear origin or nuclear reaction or caused by any source of ionizing radiation
- your deliberate acts (including but not limited to suicide and attempted suicide) and fraudulent acts
- your consumption of alcohol, drugs or any intoxicating substance, not medically prescribed
- events for which liability may fall on your travel organizer stipulating the conditions for pursuing the business of organizing and selling holidays or on the carrier, principally for reasons of air safety and/or overbooking
- your refusal to board the flight originally planned by an approved organization or intermediary
- pandemics, epidemics except as expressly covered under the sections: Repatriation Assistance, Medical and Hospital Cost Abroad and Assistance in the Event of Death

Assistance Services

Purpose of the Assistance Services

When you call Emirates COVID-19 Assistance, decisions regarding the nature, the appropriateness, and the way in which the measures to be taken and organized are the exclusive responsibility of Emirates COVID-19 Assistance.

1.1 Repatriation Assistance

If you **have been diagnosed positive for COVID-19** and medical repatriation is required, the following assistance will be provided:

- organizing and paying transportation costs of your return home or transportation to a hospital
- organizing and paying the cost of your return to your home in the relevant geographical area or transport to the hospital which is closest to your home and/or is the most suitable to provide the care required by your state of health. In the latter case, if you wish, your return can be organized to your home in the relevant geographical area as soon as your state of health permits.
- organizing and paying transportation costs of the return of a Travel Companion and minor children
- organizing, and paying the costs, once Emirates COVID-19 Assistance department have agreed to this, for a trip for a Travel Companion who is with you at the trip location to enable that person to accompany you and/or enable the minor children who were travelling with you to return home if no adult member of your family is present at the trip location with them and if your repatriation takes place more than 24 hours before their originally planned return date

Important

- Decisions are only taken in consideration of your medical interests:
- NEXtCARE's doctors contact the local medical teams and, if required, your usual medical practitioner, in order to gather the information that will enable the most appropriate decisions in respect of your state of health to be taken
- Your repatriation is decided on and managed by medical staff who hold qualifications that are legally recognized in the country in which they usually practice their professional activity
- If you refuse to comply with the decisions taken by Emirates COVID-19 Assistance, you discharge them of any liability in relation to the consequences of such an initiative and lose all rights to services and compensation from Emirates COVID-19 Assistance
- Moreover, under no circumstances Emirates COVID-19 Assistance will carry out the role of local emergency services organizations, nor can pay the cost of expenses thus incurred

1.2 Medical and Hospital Cost Abroad

Up to the amount limits stated in the Assistance and Limits Table:

Costs you are responsible for

If, outside the country where you are resident, you incur medically prescribed medical or hospital expenses in case diagnosed with the COVID-19, you will be covered for any medical cost related to COVID-19. Emirates COVID-19 Assistance **cover ceases on the day on which NEXtCARE's doctors considers that it is possible for you to be repatriated.**

1.3 Accommodation Costs Related to COVID-19 Quarantine

Your accommodation costs and those incurred by a Travel Companion will be covered if you are placed in individual quarantine during your trip by order or other requirement of a government, public authority, or travel supplier based on a positive COVID-19 test:

- assistance does not include any quarantine that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where the person is traveling to, from, or through.

Your accommodation costs and those incurred by the Travel Companion will be covered, up to the amount limits stated in the Assistance Services and Limits Table.

1.4 Assistance in the Event of Death

In the event of your death due to the COVID-19 Epidemic/Pandemic, the following assistance will be provided:

- transportation of the body from the location where it is placed in the coffin to the burial place in the relevant geographical area
- funeral costs up to the limit stated in the Assistance and Limits Table

Exclusions Applicable for all Assistance Cover

- your travel against your home country's government advice or against local authority advice at your trip destination
- expenses incurred without the prior approval of Emirates COVID-19 Assistance
- the consequences of an unconsolidated ailment being treated and from which you are still convalescing, as well as any ailments occurring during a trip taken for the purpose of diagnosis and/or treatment
- the eventual results (check-up, additional treatment, recurrence) from an ailment which previously gave rise to a repatriation
- no repatriation due to the consequences of ailments / accidents or minor injuries that can be treated at the location and not relating to COVID- 19
- the consequences:
 - of exposure to chemical agents of a combat gas type
 - of exposure to incapacitating agents
 - of exposure to neurotoxic agents or agents with residual neurotoxic effects, which require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which you are staying

In addition, under the "Medical and Hospital Costs Abroad" cover, the following are excluded:

- the cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, and all kinds of "comfort" or beauty treatments, physiotherapist's costs
- the costs of implants, prostheses, artificial aids and optical costs
- vaccination expenses
- the cost of treatment or care not resulting from COVID-19
- the cost of treatment or care, the therapeutic nature of which is not recognized by legislation

How to Claim

To request assistance

You must contact Emirates COVID-19 Assistance or get a third party to contact them as soon as your situation is expected to involve early return or expenses that fall within the scope of cover.

Emirates COVID-19 Assistance services are available 24/7:

- by telephoning the following number:
Phone: +971 4 2708825
- sending a WhatsApp to the following number:
WhatsApp: +971 5 63589937
- emailing at:
Email: Emirates@nextcarehealth.com

You will be assigned a case number and we will be asked to:

- Share a copy of the following documents:
 - Emirates flight ticket
 - Boarding pass
 - Passport, including residency visa page, if applicable
 - COVID-19 positive test result that should be dated after the first day of travel
- Share your e-mail address and contact number where you can be reached and the details of those assisting you
- Allow NEXtCARE doctors to have access to all relevant medical information

Cost of Transport

When Emirates COVID-19 Assistance organize and pay the cost of transport, this will be 1st class train travel and/or economy class flights or by taxi, depending on the decision taken by Emirates COVID-19 Assistance.

In this case, Emirates COVID-19 Assistance take ownership of the original tickets and you undertake to give up these tickets.

Scope of Emirates COVID-19 Assistance Services

All Emirates COVID-19 Assistance services are in compliance with national and international laws and regulations and are subject to obtaining the necessary approval from the competent administrative authorities, and taking into account potential travel restrictions and exceptional regulatory restrictions in force.

Moreover, Emirates COVID-19 Assistance cannot be held liable for delays or hindrance to the performance of the agreed services as a result of a case of force majeure or events such as strikes, riots, popular movements, restrictions on free circulation, sabotage, terrorism, civil or foreign Wars, the consequential effects of a radioactive source or any other exceptional circumstances.

Effect of Sanctions on Assistance

You shall not be covered for any expenses if the claim cannot be processed by Emirates COVID-19 Assistance because of sanction, prohibition or restriction under the United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. It is Emirates COVID-19 Assistance's decision to not cover expenses if it believes paying those expenses may breach applicable sanctions, prohibitions, restrictions, laws or regulations.

Privacy Notice

By having your medical and quarantine expenses covered, you acknowledge and agree that certain personal data, including sensitive personal data, needs to be processed by Emirates COVID-19 Assistance to evaluate your claim for expenses and arrange payment for those expenses. This may include your name, passport details, results of Covid-19 testing and other medical information. This data will be processed by Emirates COVID-19 Assistance located in the United Arab Emirates in accordance with its privacy policy which can be found at <http://www.nextcarehealth.com/>.

Definitions

ACCOMMODATION COSTS	Additional hotel costs and cost of contacting the Emirates COVID-19 Assistance, following a covered event, excluding all costs for meals and drinks.
CLAIM	All damaging consequences of an event falling within the scope of one of the types of Cover taken out. All damages arising from the same initial cause constitute one and the same Claim.
DOCTOR	Any person who holds a medical qualification that is legally recognized in the country in which he/she usually carries out their professional activity.
EPIDEMIC	An infectious disease recognized by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination.
EXCESS	The share in the damage payable by yourself when the claim is settled. Excess amounts in respect of each type of cover are specified in the cover and excess amounts table.
FOREIGN	Any country except for the country where you are resident or of which you are a citizen.
FUNERAL COSTS	First conservation costs, handling, placing in coffin, specific arrangements for transportation, conservation made compulsory by legislation, packaging and simplest coffin required for transportation and complying with local legislation, excluding burial, embalming and ceremony costs.
ILLNESS	Any deterioration to your health diagnosed by a competent medical authority.
COVERAGE PERIOD	This is the duration for which you are covered as detailed in this policy 31 calendar days starting from the trip commencement date.
MEDICAL COSTS	Medically prescribed pharmaceutical, surgical, practitioner's and hospital costs required for the diagnosis and treatment related to COVID-19
NUCLEAR REACTION	Every nuclear reaction that results in the release of energy, such as nuclear fusion, nuclear fission or artificial and natural radioactivity.
PANDEMIC	An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination.
QUARANTINE	Mandatory confinement of a maximum of 14 days, intended to stop the spread of a contagious disease to which you or a travel companion has been exposed.

TRAVEL COMPANION	A person travelling with a Covered Person. Travel Companion could be a member of the Covered Person's family but not necessarily
TRIP	Trip or holiday, lasting a maximum of 31 consecutive days using an air ticket issued by Emirates.
WAR	This includes armed conflicts, civil wars, insurrections, disturbances, riots and mutiny.