

# AXA Travel Insurance - Frequently Asked Questions

For a question on AXA Travel Insurance, you can find our FAQ section below. If you're unable to find an answer to your question here, speak to one of our dedicated insurance advisor on **98537932/24400183** or email us directly on [bank.muscat@axa-gulf.com](mailto:bank.muscat@axa-gulf.com)

## 1. How to get AXA Travel Insurance?

Receive your AXA travel insurance:

Within 48 hours by sending email to [bank.muscat@axa-gulf.com](mailto:bank.muscat@axa-gulf.com). Alternatively, call **98537932/24400183** and speak to one of our dedicated insurance advisor.

## 2. Can you offer travel insurance for someone with a pre-existing medical condition?

Pre-existing diseases/conditions of any kind are excluded except under Platinum Credit Card.

## 3. What is the definition of a pre-existing condition?

Means any pre-existing defect, infirmity or condition for which the Insured Person is receiving medical treatment, advice or consultation at the time of travelling.

## 4. Until what age can I apply for travel insurance?

Individuals between 18 and maximum 65 years can apply for AXA Travel Insurance.

## 5. Does being pregnant affect my travel insurance cover?

Any expenses incurred as a result of pregnancy or childbirth within two months of the expected date of delivery is excluded from the policy.

## 6. How many days can I go on a holiday for under the policy?

Maximum 90 days from the date of commencement of trip.

## 7. Do you offer skiing cover?

Skiing is excluded from the policy.

## 8. What happens if I'm the victim of a terrorist attack whilst abroad?

War and terrorism are standard exclusions under the terms and conditions of this policy.

## 9. Can I claim under my Travel Insurance for a trip cancelled due to the risk of terrorism?

Unfortunately, cancellation on the grounds of war or terrorism isn't covered by your policy.

## 10. What happens if I have a medical emergency or other travel related problems abroad?

### **Procedure A**

Situations that require immediate assistance:

- ✓ Emergency Medical Treatment
- ✓ Medical Transportation
- ✓ Repatriation of Insured Persons Repatriation of mortal remains Personal Liability
- ✓ Legal assistance in case of redress

Immediately after the occurrence of any event the consequence of which could result in a claim, you or any other person acting on your behalf should contact as soon as possible the AXA Assistance/Alarm Centre in order to receive our prior approval and indication on the procedure to follow.

### **Contact AXA Assistance:**

#### **Medical Emergencies**

Bahrain: +973 17 582 612

Egypt: +208 0 000 00258

Kuwait: +965 2 232 2970

Lebanon: +961 1 518018

Oman: +968 80072926

Qatar: +974 4412 8733

Syria: + 963 11 663 1118

UAE: +971 4 429 4000

United Kingdom: +44 1 892 556767

USA: +1 312 356 5976

#### **All Other Countries:**

Call any of the above numbers or email us at: [bank.muscat@axa-gulf.com](mailto:bank.muscat@axa-gulf.com)

The benefits can be granted only upon prior approval by AXA Gulf.

During Call or in the email, you should state:

- ✓ Your family name and first name.
- ✓ The name of the Insurance company (AXA Gulf Insurance) as well as the insurance Policy number and period of Insurance.
- ✓ The date of entry in the visited country;
- ✓ The name, address and telephone number of the Medical Centre to which the Insured Person has been admitted;
- ✓ The name and address of the Medical Practitioner in charge of the Insured Person;
- ✓ A brief description of the problems encountered.

## **Procedure B**

Situations that do not require immediate assistance:

- ✓ Personal Accident
- ✓ Personal Belongings/Baggage
- ✓ Loss of Passport
- ✓ Trip Cancellation or Curtailment/Delay

### **Contact AXA Oman - Claims Office:**

For Minor Claims, please contact AXA Claims department with full details and original documents / bills etc. Muscat Claims department contact number is **24400150**/ email: [bank.muscat@axa-gulf.com](mailto:bank.muscat@axa-gulf.com)

### **11. What are the documents required for a travel claim?**

The required documents are:

1. Claim form duly completed. You can find the claim form in Bank Muscat website.
2. Certificate from Airlines stating the number of hour's baggage was delayed.
3. Last 4 Digits of your Credit Card and Credit card type.
4. E Ticket copy for the travel and proof of having paid the 50% of the Ticket cost through Bank Muscat Credit Card.
5. Receipt/Bills for any expense claimed for reimbursement clothing/Toiletries during the period baggage were delayed.

The settlement of the claim is subject to the terms and conditions of the policy.

### **12. Are Hazardous activities covered under my travel insurance?**

Hazardous activities are excluded from the policy.