

Tawuniya

The Company for Cooperative Insurance (Tawuniya) was established by the Royal Decree No. M/5 of 17/4/1405H and has been duly registered on 18/1/1986 as per C. R. No. 1010061695 as a Saudi Joint Stock Company with paid up capital of SR 1,000 million.

Tawuniya transacts insurance business in accordance with the "Cooperative Insurance Concept" which is approved by the Saudi Council of Senior Ulema. Based on this principle, a part of the surplus resulting from insurance operations is shared with the policyholders apart from indemnifying those policyholders who suffer losses from the risks covered.

Why Travel Insurance?

Travel delays, lost or delayed baggage and emergency medical treatment are just a few examples of what can often make traveling abroad less pleasurable than it should be. The Tawuniya International Travel Insurance Policy has been designed to remove some of the uncertainties encountered and provide protection against those incidents frequently incurred and allow you to travel with peace of mind.

The Shariah Committee Approval

As a part of Tawuniya's continuous endeavour for product development, our International Travel Insurance Policy has been scrutinized by the Sharia Committee, and has been certified to be Sharia Compliant.

This, we believe, would further enhance the confidence reposed by our valued customers on our products

What does the Policy Cover?

STANDARD COVER

Cancellation:

Up to SR 15,000 with a SR 200 deductible per person except in respect of loss of deposit only claims where the deductible shall be SR 60 per person.

Curtailement:

Up to SR 15,000 with SR 200 deductible per person.

Missed Departure:

Up to SR 1,900.

Personal Accident:

- SR 100,000 Death (If under 16 years, limited to SR 50,000 and if over 70 years, limited to funeral and other expenses up to SR 6,150).
- SR 100,000 Loss of Limb(s) and/or Eye(s).
- SR 100,000 Permanent Total Disablement (not applicable if over 70 years).

Emergency Medical Expenses (Not Private Health Insurance):

- Up to SR 3,000,000, with a SR 200 deductible per person per incident.
- Emergency Service Included.

Medical Inconvenience Benefit:

SR 125 per complete day up to a maximum payment of SR 1,900.

Personal Property:

- Up to SR 8,000 to include SR 1,500 personal money or SR 500 if under 16, a single article limit of SR 1,500 and jewelry, watches, furs, photographic equipment and audio equipment limited to SR 1,500 in all.
- SR 200 deductible per person.

Delayed Baggage:

Up to SR 920 after 12 hours.

Personal Public Liability:

Up to SR 2,000,000.

SCHENGEN COVER

Cover under Schengen Scheme is limited only to Personal Accident and Emergency Medical Expenses sections of the policy. The total amount of coverage under Medical Expenses is Limited to SR 200,000 only, with SR 200 deductible per person per incident.

Important Notes

- This Policy is only available to persons residing in Saudi Arabia.
- This Policy is only valid for trips commencing in and returning to Saudi Arabia.
- This Policy is not valid for trips taken within Saudi Arabia unless these form part of a trip outside Saudi Arabia and do not exceed 24 hours in each case.
- The cover under Section 1, Cancellation, commences as soon as the contribution has been paid and the Policy wording is issued. We cannot, therefore, refund your contribution after this date except within the first 10 days of the Policy being issued or before you travel (whichever is sooner), if it does not meet your requirements.
- Cover is only available for the whole duration of the booked trip. Cover cannot be effected once a journey has commenced.
- Under some Sections there is an amount deducted (an excess) per incident, which applies to each insured person involved in an incident, as do the sums insured under each Section.

- If your money, valuables or any items of personal baggage, are lost or stolen, you must notify the local police within 24 hours of discovery. Please make sure you obtain a copy of the police report. Failure to comply will result in your claim being turned down.
- Winter sports is only available to persons under the age of 65 years.
- This Policy does not provide cover for any medical conditions arising directly or indirectly from a pre-existing condition occurring within 2 years before the start date of this Policy.

The Insurance Terms

Short Term Insurance:

We offer the below covers which are not valid for trips exceeding 6 months.

- Worldwide
- Worldwide excluding USA/Canada
- Schengen Countries

Annual Insurance:

We offer the below covers under annual insurance.

- Worldwide
 - Schengen
- The maximum duration of any trip is 60 days (winter sports limited to 17 days per policy year).
 - Family cover applies to you and your wife/wives, plus your children under the age of 15 years, all permanently residing with you and declared under this insurance. Your unmarried dependent children are only covered when travelling with an adult insured under this policy.
 - Family cover is only available to persons under the age of 65 years.

Contributions

(in addition to the below amount SR 25 is payable towards policy fees)

Short Term Cover

Geographical limits	Up to 5 Days	06- 09 Days	10-17 Days	18-31 Days	Each Additional Week
Worldwide	SR 145	SR 175	SR 210	SR 260	SR 55
Worldwide excluding USA and Canada	SR 90	SR 130	SR 175	SR 210	SR 45
Schengen	SR 55	SR 65	SR 85	SR 115	SR 20

1. Winter sports cover is available to persons under 65 years at double the contribution. (not available for Schengen Cover)
2. 50% discount for children aged 2-15 years. (not applicable for Schengen Cover)
3. Children under the age of 2 years travel free.
4. Double contributions apply to persons aged 65 years and over, however, the right of acceptance of proposal is reserved.
5. Children are only covered when traveling with an insured adult.

Annual Cover *

No. of Persons	Standard	Schengen
1 Adult	SR 525	SR 350
2 Adults	SR 765	SR 450
3 Adults	SR 1,020	SR 530
4 Adults	SR 1,270	SR 590
5 Adults	SR 1,510	SR 650
Each Add. Adult	SR 200	SR 60
Up to 4 Children	SR 315	SR 135
Up to 6 Children	SR 460	SR 200
Up to 8 Children	SR 600	SR 265
Each Add. Child	SR 60	SR 35

* Individual cover is available to persons aged 65 years and over at double contribution.

Other Available Insurance

Tawuniya also transacts all other classes of insurance such as Fire & Property, Home, Al-Shamel, Rukhsa, Sanad, Vehicle Liability, Misc. Accident, Engineering, Marine (Cargo & Hull), Medical, Money, Fidelity, Aviation, Takaful and all liabilities insurance including Medical Malpractice, Employers' Liability... etc.

This leaflet provides a brief description only. The actual policy wording prevails.

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International Travel Insurance Annual & Short Terms

