



# Alliance Insurance Company PSC & MAPFRE Asistencia

## Travel Insurance FAQ – Inbound Travel Policies Single Trip & Multiple Trip

Please read these Frequently Asked Questions & contact us if you are unclear or have a question that is not covered by these FAQ's

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## I. Product Information

### Travel Insurance General FAQ – Inbound Travel Policies

This document includes details of the Inbound Travel Insurance products hosted on the WISconnectz platform as described below:

#### A. GCC – Inbound Travel – **PRODUCT A**

Inbound Travel Policy provides cover for losses arising as a result of specified events that occur during the insured trip; including emergency medical expenses, repatriation, repatriation of the deceased, loss of passport and personal accident. The policy also provides coverage for COVID-19 if the insured person contracts the virus during the period of insurance subject to the cover, terms and conditions described in the Policy Wording.

#### B. GCC – Inbound Travel: **COVID-19 COVERAGE – PRODUCT B**

The COVID-19 Inbound Travel Policy does not provide coverage for any other eventualities except for necessary and reasonable medical and quarantine expenses where an insured individual contracts COVID-19 during the period of coverage. The policy document provides full details and customers should be referred to this document.

Both products provide cover in the GCC for travellers that do not reside in the countries they are visiting, for either business or leisure.

Policies provide cover while the insured customer is in the GCC, as more fully described in the policy wording.

In all cases, please make sure your customer is provided a copy of the policy wording (that contains the full terms and conditions) along with the Certificate of Insurance.

In the following FAQ common questions that customers may ask are answered; please make sure that you refer to the correct FAQ noting the differences between Product A and Product B.





## II. Below FAQ applies for GCC – Inbound Travel (Product A) and GCC – Inbound Travel: COVID-19 COVERAGE (Product B) policies.

### 1. Are pre-existing medical conditions covered?

The policy will not cover pre-existing medical conditions. The customer should always be encouraged to read the full terms and conditions contained in the policy document to ensure that the product meets their needs.

### 2. What should I do in case the customer changes his travel dates?

**Important: Travel dates cannot be amended once the trip has commenced.**

You need to send a cancellation request to the customer support team by following below steps:

Step 1: Issue the new policy with the correct/revised dates

Step 2: Send the cancellation request as per below format:

Old Policy Reference Number (**to be cancelled**):

New Policy Reference Number:

Reason for Cancellation of old policy:

Step 3: send to [customersupport@wis.co.ae](mailto:customersupport@wis.co.ae)

### 3. Can the insurance policy be extended? What will be the cost and maximum duration for an extension?

Yes, the inbound policy can be extended to allow for Visa extensions. The extended policy must carry the same coverage as the expiring policy (policy upgrades are prohibited). This must be done **at the same time** as the visa extension and is done through an endorsement to the policy using the 30-day rate as the premium payable to extend, for each cover extension. The original policy may be endorsed up to 2 times i.e. maximum 60 days; no further extensions are allowed.

All policies are automatically extended to allow for the visa grace period, as long as the customer is within the grace period of the visa. The grace period of the insurance policy shall cease if/when the customer applies for a new visa.

The following needs to be added as an endorsement to the policy when extending the coverage:

*In consideration of the additional premium paid, the policy has been extended for a further 30 days after the validity date of the policy, provided always that no claims have been made and/or there is no known event that could give rise to a claim.*





**4. Can a new inbound travel insurance policy be issued to a customer who is already in the GCC and looking to make a visa status change?**

Yes, subject to the following requirements that **must be followed** for the policy to be valid:

- **Only the Inbound – COVID -19 policy may be issued to these customers.**
- Provided always that the policy is issued at the **same time or within a maximum of 48hrs from the approved visa status change**. This is an important requirement; a policy cannot be issued if not due to a visa status change and if it is not arranged within 48hrs of the approved status change.
- Always on the basis that the policy will **only** cover events that occur following the policy being purchased.
- And subject to the correct premium being paid.

**This policy cannot be sold to individuals converting to UAE residency status.**

**5. Can the extra 10 days grace period for inbound visas be covered?**

Yes, the certificate of insurance confirms the policy automatically extends in the event the customer overruns on the visa, up to 10 days in line with the government's approved 10-day grace period. The grace period of the insurance policy shall cease if/when the customer applies for a new visa.

**6. Is a family or group policy available for inbound policies?**

No. That option is not available at this stage. These options may become available at a later time, but for now, the policy is only available on a per individual basis.

**7. Can the policy be cancelled if the UAE visa has been rejected?**

Policies are non-refundable. However, under certain circumstances insurers may consider a refund. These cases should be referred on an individual basis.

**8. What should a customer do if they have a medical emergency?**

The customer should always contact the emergency medical assistance line, the contact details and procedures are noted in the policy document. This medical assistance service, provided by MAPFRE Asistencia on behalf of Alliance Insurance PSC, operates on 365 days, 24/7 basis. They will be happy to assist a customer.

**9. In the event of a claim, how does the customer obtain a claim form?**

Contact details and claims line information is detailed within the policy wording. The customer can either email or call MAPFRE Asistencia.





**10. Does this insurance cover hotel quarantine for COVID-19 patients once they arrive in UAE?**

The policy provides coverage for reasonable and additional accommodation expenses because of a covered medical event occurring during the period of insurance. If an insured person is provided with a confirmed diagnosis, then necessary and reasonable emergency medical expenses along with necessary and reasonable additional accommodation (for quarantine) will be covered as more fully defined in the policy.

**Quarantine is not covered if a confirmed COVID-19 diagnosis has not been provided. The cover only operates if a positive COVID-19 diagnosis has been made.**

**11. Does this insurance cover the emergency COVID-19 examination test?**

No, not for the test itself. The policy will operate once a positive COVID-19 diagnosis has been made, to provide coverage for the necessary and reasonable additional medical and accommodation [for quarantine] expenses as more fully defined in the policy.

**12. Do policies exclude coverage for pandemics and epidemics?**

No. The policy does not contain an epidemic/pandemic exclusion. COVID-19 is considered by the policy like any other emergency medical situation arising during the period of insurance. The terms of the insurance product detailed in the policy document should be reviewed by the customer to ensure that it meets their requirements.

**13. Are there any terms and conditions mentioned in the policy wording regarding COVID-19 coverage?**

Once a confirmed diagnosis has been made, the policy operates to provide coverage in respect of necessary and reasonable medical expenses and accommodation costs, as more fully described in the policy.

The certificate of insurance makes specific reference to cover applying for COVID-19 as follows:

*“The policy provides coverage for COVID-19 if the insured person contracts the virus during the period of insurance subject to the cover, terms and conditions more fully described in the policy document.”*





**14. Is COVID-19 considered as a pre-existing medical condition?**

If COVID-19 is diagnosed during the period of insurance, as long as the insured did not have symptoms prior to the policy start date, this will not be considered as a pre-existing medical condition.

**15. Will the insured customer get medical treatment if they get tested COVID-19 positive on the last day before the policy expires?**

Yes, provided that the diagnosis is made within the period of insurance and the insured did not have symptoms prior to the policy purchase.

**16. Is quarantine direct billing – how do I claim and what happens if the customer cannot afford the charges?**

The policy does not cover quarantine without a positive COVID-19 diagnosis.

However, if an insured customer receives a positive COVID-19 diagnosis, then cover will operate in line with the terms and conditions of the policy more fully described in the policy document. Emergency medical expenses and additional accommodation expenses, provided they are reasonable and necessary, will be covered. Again, the customer should refer to the full terms and conditions of the insurance policy.

The medical emergency helpline, operated by MAPFRE Asistencia on behalf of insurers, will be happy to assist customers. If the customer is unable to pay themselves, then the medical emergency service will arrange for guarantees of payment to be issued.

**17. GCC Residents overseas wanting to return to their home country in the GCC and requested to buy Travel insurance. Can they buy cover?**

No. GCC residents should have health insurance available that will provide cover.

**18. Which hospitals in the UAE are included in the network?**

The customer should contact the emergency medical assistance helpline immediately to receive assistance and to be guided to the appropriate medical facility. The customer must always contact the helpline if charges are expected to be greater than USD\$ 250.





## Important Contact Information

**19. What is the email address for questions relating to the WISConnectz platform for distributors and agents?**

[Customersupport@wis.co.ae](mailto:Customersupport@wis.co.ae)

Contact a member of the team on +971 4 551 6325 if you need support.

**20. MAPFRE Asistencia – Important contact details for customers:**

Customer Services:	+971 4 4365653
Emergency Medical Assistance:	+971 4 4365653
Claims: Call within UAE:	800 035702831
Call International:	+971 4 4365653
Or email:	<a href="mailto:travels@mapfre.com">travels@mapfre.com</a>
Whatsapp:	+962 7768 11108







# Product A

## III. FAQ applies for GCC – Inbound Travel only

### 1. What is the age limit?

If the customer is 71 years of age or above at the time the policy is issued an additional premium will apply, as well as an additional excess, as more fully described in the policy wording.

### 2. Is the 96 hours product option extendable?

No.

### 3. If an insured customer dies following a covered event, how is the body repatriated and how is this arranged?

The medical emergency service, provided by MAPFRE Asistencia, will arrange repatriation of remains in accordance with local and international protocols. The reasonable additional costs will be covered up to the amount specified in the policy.

### 4. Is inpatient and outpatient covered?

Yes. Provided the medical condition is covered, the policy will provide cover for necessary and reasonable emergency medical expenses in respect of both inpatient and outpatient services.

The customer should be encouraged to contact the medical assistance helpline operated by MAPFRE Asistencia to receive help and guidance and in all cases where the medical bills are likely to exceed USD\$ 250.

### 5. Is pregnancy covered?

Pregnancy is not an illness and is not covered under the emergency medical section of the policy; only unexpected/medical emergencies are covered. Where cover may apply, in accordance with the medical declaration and the relevant points in the policy, is if a complication occurs that gives rise to a medical issue (illness); the medical assistance helpline should always be contacted in such cases.

Please refer to “Pregnancy & Childbirth” on page 3 of the policy document.





# Product B

## IV. Below FAQ applies for GCC – Inbound Travel: COVID-19 COVERAGE

If the customer requires more than Covid-19 coverage - please refer to other more suitable products hosted on the WIS platform.

The cover can be purchased for multiple entry providing any one trip does not exceed 90 days.

### 1. What is the age limit?

If the customer is 71 years of age or above at the time the policy is issued an additional premium will apply, as well as an additional excess, as more fully described in the policy wording.

### 2. Which are the hospitals in the GCC that a customer who has contracted Covid-19 can visit?

In respect of a confirmed Covid-19 diagnosis, the customer must follow government advice and protocols. The customer should contact the medical assistance line immediately to receive assistance and to be guided to the appropriate facility.

### 3. Is there a policy excess?

Yes, there is a policy excess that applies to each claim for certain products; please refer to the individual product details for further information.

### 4. Does the policy cover the cost of repatriation?

No, this Covid-19 specific coverage does not provide this cover. See other products hosted on the WIS platform for wider covers.

### 5. Is inpatient and outpatient covered when contracted to COVID-19?

Yes. Once a confirmed diagnosis has been made, the policy will provide cover for necessary and reasonable emergency medical expenses in respect of both inpatient and outpatient services.

The customer should be encouraged to contact the medical assistance helpline operated by MAPFRE Asistencia to receive help and guidance and in all cases where the medical bills are likely to exceed USD\$ 250.





# Important

Always refer your customers to the policy wording and the claims procedure to ensure that claims are processed quickly and efficiently. Emergency medical assistance or claims related matters must always be referred to MAPFRE Asistencia who provide administration & customer servicing on behalf of Alliance Insurance Company.

## And finally....

Please call us if you are unsure about anything – no question is too small. Any question that is not covered by this FAQ must be referred to us on the above number and an answer will be provided quickly and efficiently with the approval of Alliance Insurance Company/MAPFRE Asistencia. That way you can be sure your customer is given the right answer and is properly protected.

Also, remember that the customer needs to agree that the policy is suitable for their specific needs. This policy meets the needs of those wishing to be covered against specific risks whilst travelling. Cover is provided subject to various terms and conditions that the customer should read carefully. These can be found in the policy wording that you will provide to the customer at the time the policy is purchased. A copy of the policy wording (terms and conditions) along with the Certificate of Insurance must always be provided to the customer.

