

# Travel – Aviation Professionals Club

## 2022 Benefits Schedule

### USD

For plans starting on or after  
28 June 2022

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In association with:



# At a glance



## Benefits

### Medical benefits

Up to 10,000 USD

### Loss of deposits, cancellation or curtailment

Up to 5,100 USD

### Travel delays

Up to 255 USD

### Missed departures and travel disruption

Up to 1,700 USD

### Hijack

Up to 2,550 USD

### Baggage and personal effects

Up to 3,400 USD

### Delayed baggage

Up to 170 USD

### Loss of money

Up to 850 USD

### Loss of passport and travel documents

Up to 850 USD

### Excess

This is the total you'll need to pay towards each claim and applies to all **benefits**, except where explicitly stated in sections: **3** [Travel delays](#), **5** [Hijack](#) and **7** [Delayed baggage](#).

42.50 USD

# Good to know

## Eligibility

You're covered for worldwide trips up to 180 days at a time when you take out a Travel plan with a Pioneer Dubai plan or Summit Dubai plan.

You're not covered for any medical conditions you had within the 24 month period before you booked a trip or joined the plan.

If you're over 79 at your plan renewal date, we'll give you a quotation for your renewal premium.

# What's covered

## 1 Medical benefits

Inpatient, daycare and outpatient treatment needed for any one or more **medical conditions** you suffer during a **trip**.

Reasonable additional accommodation costs that **you** have to pay until **you're** medically fit to travel, if **you** can't return to your **country of residence** due to a **medical condition**.

Economy class travel costs to return **you** to your **country of residence** if **you** cannot return as originally booked due to a **medical condition**.

If the **member** is under the age of 18, **we'll** pay the following costs for a parent or legal guardian:

- **Hospital** accommodation to stay with the child if they're receiving **inpatient treatment**
- Reasonable accommodation costs for them to stay with the child if they can't return to their **country of residence** and the child's accommodation costs are covered in this section
- Economy class travel costs to accompany the child, if the child is unable to return to their **country of residence** as originally booked and the child's travel costs are covered in this section.

✓  
Paid up to  
10,000 USD  
in each **plan year**

## 2 Loss of deposits, cancellation or curtailment

You'll be paid for the loss of irrecoverable deposits, pre-payments and any other travel or accommodation costs if your **trip** has to be cancelled or curtailed as a direct result of any one or more of the following that happens after a **trip** is booked:

- your death
- a **medical condition** you suffer from
- the death of, or a **medical condition** suffered by:
  - the person **you're** travelling with, or had arranged to travel with, or
  - a **close family member**.
- **you**, the person **you're** travelling with, or the person **you** had arranged to travel with:
  - having to attend jury service,
  - having to attend as a witness in a court of law under subpoena, or
  - being restricted by compulsory quarantine.
- A listed natural disaster
- an epidemic or pandemic being declared or confirmed by a relevant accredited professional body or government authority

The amount that'll be paid for cancellation **claims** is limited to the scale of cancellation charges shown in the booking conditions of your trip, as supplied by your travel agent or operator when **you** booked the trip.

✓  
Paid up to  
5,100 USD  
for each **trip**

## 3 Travel delays

A cash payment for each full 12 hours that **you're** delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown, or **public transport** failure.

✓  
Paid up to  
(each full 12 hours)  
85 USD  
  
Paid up to  
(each **trip**)  
255 USD

**Excess**

Not applicable

## 4 Missed departures and travel disruption

Additional travel and accommodation costs **you** have to pay to connect with your group or tour, or reach your final destination, if **you** miss your original departure because of:

- adverse weather conditions,
- mechanical breakdown, or
- failure of the **public transport** that **you** were using to reach **your** point of departure.

✓  
Paid up to  
1,700 USD  
for each **trip**

## 5 Hijack

A cash payment for each full 24 hours that **you're** unable to reach your destination because your transport is hijacked.

✓  
170 USD  
paid for each full  
24 hours, up to  
2,550 USD

### Excess

Not applicable

## 6 Baggage and personal effects

Damage to, loss of or theft of your baggage or personal effects that happens:

- when **you** send them in advance, up to 24 hours before the departure date shown on your itinerary, or
- during your **trip**, to property that **you** take with **you** or buy during your **trip**.

**You'll** be paid the **intrinsic value** of your property, or the cost to repair or replace it, whichever is less.

**We'll** pay a maximum of 510 USD for any one item, or pair or set of articles.

✓  
Paid up to  
(each **trip**)  
3,400 USD

## 7 Delayed baggage

Costs of essential toiletries and clothing, if your baggage is delayed on your outward journey for 12 or more hours from the time of your arrival.

✓  
Paid up to  
(each **trip**)  
170 USD

### Excess

Not applicable

## 8 Loss of money

The value of any cash, traveller's cheques or postal or money orders that are lost or stolen during your **trip**.

✓  
Paid up to  
(each **trip**)  
850 USD

## 9 Loss of passport and travel documents

Costs of replacing travel documents if they are lost or stolen during your **trip**. This includes the cost to replace one passport.

This **benefit** also covers any additional accommodation and travel costs that **you** have to pay during your **trip** to replace the travel documents.

✓  
Paid up to  
(each **trip**)  
850 USD

## 10 Winter Sports

This **benefit** covers the below and not limited to:

- On piste skiing or snow boarding
- Off - piste skiing or snow boarding where accompanied by a qualified guide or instructor
- Sledging
- Glacier walking
- Dry slope skiing

✓  
Paid up to  
(each **trip**)  
500 USD

## Exclusions and other terms

Your Aviation Professionals Club Travel **plan** is subject to the terms and conditions in your Handbook (The details) as well as these extra Travel terms below.

- **We** may move **you** from one **hospital** to another or move **you** to another location if **we**, or your medical practitioner, believe it is safe to do so.
- Your journey must start and finish in your country of residence as declared by APC.
- If your plans to return home change and **you're** likely to incur charges, **you** must tell **us** before **you** make arrangements as **we** may not be able to reimburse **you** if **you** don't.
- If **you're** claiming for a missed departure, **you** must have planned to arrive at your departure point before the earliest scheduled check-in time. **You** must also **us** a written report from the carrier, the police or the relevant public transport authority, confirming the delay and its cause.
- If **you're** claiming for a delayed departure or delayed baggage, **you** must provide **us** with a written report from the carrier with details.
- **You** must take care of your property at all times and take all practical steps to recover any property that's lost or stolen.
- **You** must report any loss, theft or suspected theft to the local police within 24 hours and obtain a police report.
- If your property is lost, damaged, stolen or suspected to have been stolen during your journey, **you** must report it to the carrier within 24 hours and obtain a written report from them.
- **We** may discharge any of **our** legal responsibilities under this **plan** by replacing or repairing any property that's lost, stolen or damaged. **You** must keep any damaged property **you're** claiming for as **we** may ask you to send it to **us**. If **we** do, **you're** responsible for paying shipping costs. If **we** reimburse the full value of an item it will become **our** property.
- If **you're** claiming because your transport was hijacked, **you** must send **us** the police report.

Your Travel **plan** doesn't cover **claims** for, arising from, or connected with:

- **trips** made for the specific purpose of receiving **treatment**,
- any **treatment** that, in **our** reasonable opinion, is not immediately necessary and can wait until **you** return to your **country of residence**,
- a natural disaster taking place on or before the date **you** book your **trip**,
- an epidemic or pandemic declared or confirmed by a relevant accredited professional body or government authority on or before the date **you** book your **trip**,
- any strike or industrial action taking place or publicly declared on or before the date **you** book your **trip**,
- an aircraft, sea vessel or other vehicle being withdrawn from service, whether temporarily or otherwise, on the recommendation of a relevant port authority, the civil aviation authority or any similar organisation,
- any person, organisation or company becoming insolvent or unable or unwilling to fulfil their obligation to **you**,
- visas needed in connection with your **trip**,
- any costs **you** would normally have to pay in connection with your **trip**,
- loss, damage or expenses if **you** travel to an area that the government of your **country of residence** or **home country** has advised against travelling to,
- loss or damage due to customs or any authority legally taking or destroying your property, or
- any extra value an item had because it was part of a pair or set.

## Cancellation or curtailment of your trip

We won't cover your **claim** if:

- **you** know **you** may have to cancel or cut short your **trip** when **you** join the **plan** or book the **trip**,
- **you** decid not to travel, do not enjoy your **trip** or do not travel because **you** can't afford it,
- **you** cancel your **trip** because of an act of terrorism or the threat of an act of terrorism, unless the government of your **country of residence** or **home country** has advised against travelling to the area, or
- **you** fail to tell your carrier, travel agent, tour operator, accommodation other provider or carrier as soon as **you** know **you** have to cancel your **trip**.

## Leaving your baggage

We won't cover **claims** when **you** leave your baggage:

- with a person **you** haven't met before,
- in a public place where it can be taken without **you** knowing, or
- at a distance where **you** can't stop it from being taken.

## Loss, theft and damage

We won't cover **claims** for any of the following that are not personally carried by **you**, unless they were checked in and in the custody of your carrier, secured in the locked boot or glove compartment of a vehicle or held in a safe or deposit box that's not in your room or apartment:

- cash, traveller's cheques, postal or money orders,
- passports or other travel documents,
- photographic, audio, video, computer or electrical equipment of any kind,
- mobile phones, spectacles or sunglasses,
- binoculars or telescopes,
- musical instruments,
- antiques, fine art, furs, leather goods or animal skins, or
- watches, jewellery or any items made of or containing gold, silver, precious metals, or precious or semi-precious stones.

We won't cover **claims** for:

- damage caused by moth, vermin, atmospheric conditions or climatic conditions,
- damage caused by cleaning, repair or restoration,
- damage caused by powder or fluid leaking in your baggage,
- damage to clothing or sports equipment when **you're** using it,
- wear and tear, or gradual deterioration,
- mechanical or electrical breakdown of your property,
- damage to fragile items, including, but not limited to, china, glass and sculptures,
- loss of or damage to contact or corneal lenses,
- loss or theft of, or damage to stamps, documents, deeds, manuscripts or securities of any kind, or
- loss or theft of, or damage to goods, samples or tools hired or held in trust by you that you don't own.

## Pregnancy

We won't cover **claims** when:

- **you're** travelling against medical advice,
- **you're** 26 weeks or more into your pregnancy when **you** start your trip,
- **you're** 34 weeks or more into your pregnancy, unless **you** started your **trip** before **you** were 26 weeks or more into your pregnancy and **you** planned to complete it before the end of week 33 but were unable to do so due to circumstances beyond your control,
- there have been complications relating to your pregnancy before your **trip**,
- it's a multiple pregnancy, or
- the pregnancy is the result of assisted conception.

## Shortages

We won't pay for shortages due to:

- loss of value, including wear and tear,
- error or omission, including, but not limited to, incorrect or incomplete bookings,
- exchanges, including switching hotels and travel arrangements,
- changes in exchange rates, or
- government regulations and acts, or currency restrictions.

## Travel agents, tour operators, accommodation providers and other providers

We won't pay:

- any costs **you** need to pay a provider, including extra charges,
- any costs a provider needs to pay,
- any costs arising from a provider's neglect or failure to act,
- any costs for proceedings **you** take against a provider,
- for any unused accommodation, activities or travel arrangements or administration costs that your provider charges for related refunds.

## Underwriting terms

We won't cover claims for **medical conditions** that existed within the 24-month period before the date of booking a **trip**, or your **date of joining**, whichever is later. We will consider a **medical condition** as pre-existing should one or more of the following have applied within the 24-month period:

- the condition clearly showed itself
- **you** had signs or symptoms of the condition,
- **you** asked for advice about the condition,
- **you** needed or received **treatment** for the condition, or
- to the best of your knowledge, **you** were aware **you** had the condition.

All cover provided under this Benefits Schedule is subject to the terms of your plan documents.

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