

COVID-19 Medical Travel Insurance Coverage**Travel Guard Policy for Emirates Ticketholder coverage FAQ¹****1. Who is this coverage available to?**

This coverage is provided to all eligible customers who purchase an Emirates ticket between December 1, 2021 and March 31, 2022 and are taking their initial flight between 1 December 2021 and March 31, 2022, subject to applicable economic sanctions laws and regulations*. The ticket must have 176 as the first-three digits of the ticket number.

**For more details, please refer to Question #15 and the policy terms and conditions.*

2. Am I covered regardless of where I purchased my Emirates ticket?

Yes*, you are covered regardless of whether you bought your ticket online, from our call centres, retail shops, travel agents, or online travel agents, as long as the ticket you purchased has 176 as the first three digits of your ticket number, you purchased your ticket between December 1, 2021 and March 31, 2022, and you are taking your initial flight during the same period.

**For more details re: applicable economic sanction laws and regulations, please refer to Question #15 and the policy terms and conditions.*

3. Am I covered if I have purchased a ticket from another airline and my journey involves a flight on one or all sectors on Emirates?

No – you are not covered if your ticket is issued by another airline.

To be covered under this programme, your ticket must have 176 as the first three digits of your ticket number, you purchased the ticket between December 1, 2021 and March 31, 2022, and you are taking your initial flight during the same period.

4. Am I covered if I voluntarily change my travel dates?

Yes, you are covered under this policy if you change your travel dates – as long as you both make the change and take your initial flight between 1 Dec 2021 and 31 Mar 2022. If you have already started your trip before 31 March 2022 and voluntarily extend it by changing your return flight, please refer to Question #7.

¹ The insurance policy under which cover is provided is underwritten by insurance company subsidiaries, affiliates, or network partners of American International Group, Inc. This policy does not include pre-trip benefits such as trip cancellation; and travel inconvenience benefits such as trip delay and baggage loss/damage. You can arrange additional coverage separately by exploring what travel insurance policies are available to you in your specific markets. Please note that for Mexico and Argentina, payments and services are provided under a service agreement, not an insurance policy.

COVID-19 Medical Travel Insurance Coverage**5. Am I covered if Emirates reschedules or cancels my flight?**

Yes, you are covered under this policy if Emirates reschedules your flight – as long as your rescheduled initial flight is between 1 Dec 2021 and 31 Mar 2022. If your rescheduled flight is after 31 Mar 2022, please contact the insurer's Assistance Department in Question #33. If you have already started your trip before 31 March 2022 and Emirates reschedules or cancels your return flight, please refer to Question #7.

Please note that this coverage is provided at no additional cost to you and therefore no return of premium is due to you if your initial flight is cancelled and you do not proceed with your trip.

6. Do I need to fill out any forms to receive this coverage?

No, this cover is automatically provided at no additional cost to you when you purchase your ticket(s).^

^ Brazilian residents must secure a Bilhete for coverage to apply. Please refer to the Assistance e-mail provided below to request a Bilhete.

7. How long am I covered for? What is the duration of this coverage if I have a return ticket?

Cover is only provided for a maximum of 31 days. Cover starts on the date that you take your initial flight. For round trips, the cover ends on the return date shown in the Travel Itinerary issued prior to your departure date, up to a maximum trip duration of 31 days.

Please note: This policy does not cover Trip Extensions beyond the maximum trip duration of 31 days.

If, however, the extension is due to treatment for, or an unexpected mandatory quarantine due to, a positive COVID-19 diagnosis, coverage will continue beyond 31 days until you return to your country of residence or country of departure and subject to the terms and conditions of this policy.

8. What is the duration of this coverage if I have a one-way ticket?

For one-way tickets, coverage ends 31 days after your arrival at your final destination outside of your country of residence.

9. What if I purchased my Emirates ticket before 1 December 2021?

If you purchased your ticket between 1 December 2020 and 30 November 2021, you may be eligible for multi-risk travel insurance. Please click [here](#) for more details.

10. What if I purchased my Emirates ticket between 1 December 2021 and 31 March 2022 but will fly with Emirates after 31 March 2022 – will I be covered under this policy?

Unfortunately, no. In order to be eligible for cover, you must take your initial flight between 1 December 2021 and 31 March 2022.

COVID-19 Medical Travel Insurance Coverage

- 11. I purchased my Emirates ticket after 1 December 2021 and will fly with Emirates before 31 March 2022. My Emirates ticket was re-issued with a new ticket number before 31 March 2022 – will I be covered under this policy?**

Yes, as long as you take your initial flight before 31 March 2022. If your ticket was re-issued so that your initial flight is after 31 March 2022, you will no longer be covered under this policy.

- 12. I am still receiving COVID-19 treatment or under quarantine for a claim covered by this programme, and that COVID-19 treatment and quarantine continues beyond 31 March 2022. Am I covered?**

Yes, subject to policy terms and conditions. We encourage you to review the policy wording to understand the applicable coverage period.

- 13. Can I pay an additional premium and seek an upgrade in coverage being provided under this programme?**

There are no upgrades in coverage available under this programme. You can arrange additional coverage separately by exploring what travel insurance policies are available to you in your specific market.

- 14. What are the key benefits for COVID-19 coverage under this policy?**

Key benefits for COVID-19 include:

- Up to USD 175,000 for COVID-19 related overseas medical expenses and emergency evacuation if you test positive for COVID-19.
- Emergency medical evacuation and repatriation if you test positive for COVID-19 while overseas.
- USD 115 per day, per person for up to 14 consecutive days if you test positive for COVID-19 and are unexpectedly placed into mandatory quarantine while overseas.

This policy does not include pre-trip benefits such as trip cancellation and travel inconvenience benefits such as trip delay and baggage loss/damage. Please refer to country-specific policy wordings for benefit limits that could be converted to local currency. You can arrange additional coverage separately by exploring what travel insurance policies are available to you in your specific markets.

- 15. Which countries am I covered in? What about countries subject to sanctions law?**

Passengers are covered for overseas travel to and from anywhere in the world, subject to the terms and conditions of the policy relating to applicable economic sanctions laws and - regulations.

Please be aware that this policy does not:

- (a) provide any cover for any loss arising directly or indirectly from planned or actual travel in, to, or through any country or region that is subject to comprehensive sanctions, which as of the effective date of this Policy include Cuba, Iran, Syria, North Korea, and the Crimea Region of Ukraine;
- (b) provide any cover for travel that originates in, or is purchased within, any of these comprehensively sanctioned countries or region;

COVID-19 Medical Travel Insurance Coverage

- (c) provide any cover for individuals ordinarily resident in any of these comprehensively sanctioned countries or region; or
- (d) make any payments to any person or provider entity located in, or provide cover to any resident of, any of these comprehensively sanctioned countries or region.

Canada residents should review the sanctions language in the Canada policy wording for further details.

16. Am I covered under this policy if the country of my residence is advising me against all but essential travel?

You will not be covered if prior to your overseas trip commencing, any official governmental body or health authority in your country of residence has issued a travel ban against travel to that country or area.

17. Are there any exclusions applicable under this policy?

Yes, there are exclusions. Please read the terms and conditions of the policy, including the General Exclusions section and the exclusions in specific benefit sections, as published on emirates.com.

18. Am I covered for the cost of a COVID-19 test?

This policy does not cover expenses for pre-trip COVID-19 testing, COVID-19 testing at a departure or arrival airport, or mandatory COVID-19 testing required by an official government body or health authority.

However, if you require a follow-up COVID-19 test as part of your covered and medically necessary treatment or if you are unexpectedly placed in mandatory quarantine covered in this policy, the cost of your follow-up COVID-19 test will be covered.

19. Does this policy include an age limit or age restriction?

There are no age restrictions for this policy.

20. Am I covered if I was diagnosed with COVID-19 prior to the start of my coverage?

No, you are not covered if you have an active COVID-19 infection initially diagnosed prior to the start of your cover under this policy. However, you are covered if you were diagnosed with COVID-19 in the past, recovered, and tested positive for COVID-19 again after the start of your coverage. Please read the policy terms and conditions for more details, as published on emirates.com.

COVID-19 Medical Travel Insurance Coverage**21. Will I need to share my personal information with the insurer to receive the coverage?**

At the time of an assistance request or claim, you will need to provide the insurer with relevant information that may be required to process your request or claim. Please read the Data Disclosure section in the policy for more information on how the insurer processes your personal information. Residents of Brazil will need to share personal data necessary to provide a completed Bilhete prior to insurance cover. Please refer to the Assistance e-mail provided below to request a Bilhete.

22. Will Emirates share my personal information with the insurer in the context of this policy?

Emirates will not share your personal information with the insurer in the context of coverage, except to verify your trip details at the time of the claim if (a) the insurer is unable to verify such details from you, or (b) if you are a resident of Brazil, in order to issue you a personalised proof of insurance as required by local law. Emirates processes your personal information in accordance with its privacy policy which can be found on [emirates.com](https://www.emirates.com).

23. Am I covered under this policy if I continue my trip by any cruise, train, car or flight to another city or country after arriving at the Emirates destination?

Yes - this policy provides coverage for additional parts of your trip after arrival at your destination, subject to the terms and conditions of the policy, including without limitation exclusions related to countries or areas for which an official government agency has mandated a border closure or issued a travel prohibition or ban. We encourage you to review the policy wording to understand the coverage offered and any applicable exclusions.

24. How do I obtain a copy of my policy to apply for a visa or to meet a particular country's entrance requirements?

You can print the policy wording from the Emirates website at [emirates.com/COVID19-medical-travel-insurance](https://www.emirates.com/COVID19-medical-travel-insurance). If you need a personalised Proof of Insurance document with your name and flight details, please email the insurer at one of the email addresses below and attach a copy of your ticket/ flight itinerary, and the insurer will email you a personalised Proof of Insurance document within 3 business days (not including week-ends/ public holidays). Only the insurer can provide the Proof of Insurance.

While you are in the United Arab Emirates, you can also call a local number on 800 3 244 for English and Arabic speaking callers.

COVID-19 Medical Travel Insurance Coverage

Language	Assistance - Contact Number	Assistance - Email Address
Arabic	+60327725761	Emirates.Assistance@aig.com
English	+44 1273 456672	Uk.assistance@aig.com
French	+33 1 49 02 46 70	FR.Assistance@aig.com
German	+49 6997113999	DE.assistance@aig.com
German/French /Italian (CHE)	+41 43 3333 758	Uk.assistance@aig.com
Italian	+39 023690698	IT.assistance@aig.com
Mandarin	+60327725761	Emirates.Assistance@aig.com
Thai	+66 2 6491346	THAssistance@aig.com
Vietnamese	+8428 6299 2185	VNAssistance@aig.com
Spanish	+34 91 275 4683	medicalba@aig.com
Portuguese	+351 21 340 5269	medicalba@aig.com
All Other Languages	+44 1273 456672	Uk.assistance@aig.com

** Calls may be initially answered in English and then serviced in local language as appropriate.*

25. My country of departure and my country of residence are different, which policy wording will apply?

The policy wording for your country of residence, regardless of your point of origin.

26. Is the coverage the same regardless of my country of residence?

Please read any country-specific policy terms and conditions for more details, as published on emirates.com. For more details re: applicable economic sanction laws and regulations, please refer to Question #15 and the policy terms and conditions.

27. Am I covered for the costs of quarantine?

Subject to the terms and conditions of the policy, you are covered if you are unexpectedly placed into an individual mandatory quarantine outside your country of residence by an order of a governmental body for one of the following two reasons:

- you test positive for COVID-19; or
- such governmental body identifies you or any travelling companion, specifically, as having been exposed to COVID-19

We encourage you to review the policy wording to understand the scope of coverage offered, including the type of quarantine covered, and any applicable exclusions.

28. I am flying with Emirates on a ticket that involves a flight with another airline. Am I covered?

Yes, as long as you hold a ticket that has 176 as the first three digits of the ticket number.

29. Am I covered if I use my Skywards Miles or Cash + Miles to purchase the ticket?

Yes, as long as you hold a ticket that has 176 as the first three digits of the ticket number.

COVID-19 Medical Travel Insurance Coverage

30. Can I contact the Emirates Call Centre for any information relating to the above cover?

No, please contact the insurer's service center via the contact details provided in Question #33.

31. Can I pay first and then reclaim my expenses?

No. You or someone acting on your behalf must contact the assistance company (contact details provided below) as soon as reasonably possible to notify our insurer of a claim. The insurers will only settle a claim directly with the provider and no payment will be made to you.

If you/they do not contact the assistance company in advance, the insurer will reject your claim.

32. Am I required to obtain prior approval before incurring any cost for medical treatment or quarantine charges when tested COVID-19 positive?

Yes. You or someone acting on your behalf must contact the assistance company (contact details provided in Question #33) as soon as reasonably possible to notify our insurer of a claim. A claim will only be settled by our insurer directly with the provider, and no payment will be made to you.

If you/they do not contact the assistance company in advance, the insurer will reject your claim.

33. How do I make a claim under this coverage?

In order to notify the insurer of a claim, please contact the insurer's Assistance Department.

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Language	Assistance - Contact Number	Assistance - Email Address
Arabic	+60327725761	Emirates.Assistance@aig.com
English	+44 1273 456672	Uk.assistance@aig.com
French	+33 1 49 02 46 70	FR.Assistance@aig.com
German	+49 6997113999	DE.assistance@aig.com
German/French /Italian (CHE)	+41 43 3333 758	Uk.assistance@aig.com
Italian	+39 023690698	IT.assistance@aig.com
Mandarin	+60327725761	Emirates.Assistance@aig.com
Thai	+66 2 6491346	THAssistance@aig.com
Vietnamese	+8428 6299 2185	VNAssistance@aig.com
Spanish	+34 91 275 4683	medicalba@aig.com
Portuguese	+351 21 340 5269	medicalba@aig.com
All Other Languages	+44 1273 456672	Uk.assistance@aig.com

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