

## Air Arabia COVID-19 Global Assistance Cover Terms & Conditions

As part of its commitment to its passengers, Air Arabia is offering COVID-19 Assistance cover for its passengers. This assistance covers COVID-19 related medical and quarantine expenses for:

- Passengers who booked a Value or Extra fare ticket with Air Arabia Egypt S.A.E (E5) between 9<sup>th</sup> November 2020 and 31<sup>st</sup> March 2022 for travel until 31<sup>st</sup> March 2022.

Tune Protect on behalf of Air Arabia has delegated Europ Assistance (AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER) to provide Air Arabia passengers with a 24x7 Assistance pertaining to this COVID-19 Assistance.

### IMPORTANT:

- It is mandatory to contact Air Arabia COVID-19 Global Assistance Cover (contact details provided below) as soon as possible in the event you test positive for COVID-19.
- COVID-19 testing expenses are not covered under this assistance cover, unless they form part of the medical expenses as confirmed by the relevant doctor/hospital.
- All expenses will be settled directly with the medical or non-medical facility only.
- All or any payments made directly by the passenger, will not be eligible for any reimbursement.
- This Assistance is valid for 31 days from date of arrival at the destination or the first flight of the booked journey.
- Assistance will not be provided in the passenger's Country of Residence.
- If the passenger tests positive for COVID-19 any time during the initial 31-day period, this assistance will continue after the 31-day period up to the stated limits until the completion of quarantine period or upon return of mortal remains, whichever is applicable.
- Assistance types which have not been listed or arranged under this assistance cover will not be reimbursed or paid.
- After the passenger contacts Air Arabia COVID-19 Global Assistance Cover to request for assistance, outside the passenger's Country of Residence, and in the case where the passenger is diagnosed with COVID-19, Air Arabia COVID-19 Global Assistance Cover will decide exclusively, based on the recommendation of its Doctor and at its sole discretion, the nature, appropriateness, and the way in which the measures should be taken and organized.
- The assistance provided by AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER will cease on the day on which AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER 's doctors consider that it is possible for the Passenger to be repatriated.

### TABLE OF BENEFITS

Benefit	Assistance	Limits
Medical and hospital costs abroad: If diagnosed with COVID-19	Arranging cashless assistance for medical and hospital costs related to treatment of COVID-19	Up to the limit of USD20,000 per covered person, per covered period
Accommodation costs related to COVID-19 quarantine: If diagnosed with COVID-19	Arranging cashless assistance for the passenger required to be quarantined in an approved, designated facility	Up to a limit for quarantine per day and per covered person, or USD50 per day for a maximum of 14 days
Assistance in the event of Passenger's death: In case of death due to COVID-19	Arranging cashless assistance for transporting the remains.	Up to USD 10,000, subject to Medical and hospital cost limit

## SCOPE OF ASSISTANCE

### Medical & hospitalization Costs for Covid-19

At the request of the passenger and after AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER reviews the medical report issued by the attending doctor and the positive COVID-19 PCR test results, AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER will manage and pay the Passenger's medically prescribed pharmaceutical, surgical, practitioner's and hospital costs required for the medical diagnosis and treatment related to COVID-19

The Passenger's medical and hospital costs will be covered, up to the amount stated in the Table of Benefits.

### Accommodation Costs Related to COVID-19 Quarantine

If the passenger is required to be under compulsory quarantine, such facility/hotel should be government approved. A per day cost of USD 50 will be covered for a maximum of fourteen (14) days.

At the request of the Passenger and after AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER reviews the medical report issued by the attending doctor and the positive COVID-19 PCR test results, AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER will arrange and pay the Passenger's accommodation costs if the Passenger is placed in quarantine during the Passenger's trip by order or other requirement of a local government authority. The Passenger's accommodation costs will be covered, up to the amount stated in the Table of Benefits. Home quarantine or self-isolation is not covered.

Any quarantine that applies generally or broadly to some or all of a population, vessel, or geographical area, or that applies based on where the passenger is traveling to, from, or through is excluded from this Assistance

### Assistance in the Event of Death

In the event of the Passenger's death due to the COVID-19, the following assistance will be provided:

- Arrange and pay for the transportation of the Passenger's mortal remains to the home country or usual Country of Residence subject to any governmental regulations.
- AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER shall not be liable for any costs or expenses not expressly covered by the Air Arabia COVID-19 Assistance Cover and not approved in advance and in writing by AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER and/or not arranged by AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER.
- Necessary arrangements to enable the repatriation of mortal remains including first conservation costs, handling, placing in coffin, specific arrangements for transportation, conservation made compulsory by legislation, packaging and simplest coffin required for transportation and complying with local legislation, excluding burial, embalming and ceremony costs.

### What we will not pay for

- the Passengers travels to a destination in violation of a travel ban issued by the government of the Passenger's home country or a travel ban issued by a local authority at the Passengers trip destination (unless such government or authority has provided exceptional permission for such travel). A travel ban does not include travel advice issued by such government or authority (for example, advice against all but essential travel to a destination)
- expenses incurred without the prior approval of AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER
- the consequences of an unconsolidated ailment being treated and from which the Passengers are still convalescing, as well as any ailments occurring during a trip taken for the purpose of diagnosis and/or treatment
- the eventual results (check-up, additional treatment, recurrence) from an ailment which previously gave rise to a repatriation
- no repatriation due to the consequences of ailments / accidents or minor injuries that can be treated at the location and not relating to COVID- 19
- the consequences:
  - of exposure to chemical agents of a combat gas type
  - of exposure to incapacitating agents
  - of exposure to neurotoxic agents or agents with residual neurotoxic effects, which require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which the Passengers are staying

In addition, under the " Medical and Hospital Costs Abroad Related to COVID-19" assistance, the following are excluded:

- the cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, and all kinds of "comfort" or beauty treatments, physiotherapist's costs
- the costs of implants, prostheses, artificial aids and optical costs
- vaccination expenses
- the cost of treatment or care not resulting from COVID-19
- the cost of treatment or care, the therapeutic nature of which is not recognized by legislation
- COVID-19 tests not done under the recommendation of a doctor.
- Any COVID-19 tests prior to being diagnosed as COVID-19 Positive

#### How to request Assistance

The passenger is required to contact Air Arabia COVID-19 Assistance Cover or have a third party at the earliest contact them as soon as the Passengers receive a positive COVID-19 test and are expecting to incur costs that fall within the scope of cover.

1. Passenger should contact the Air Arabia COVID-19 Assistance Cover on;
  - a. Telephone Number – **+20 2 2265 993**
  - b. WhatsApp – **(+66) 65-121-2025 (Text only)**
  - c. Email – [covid19assistance@tuneprotect.com](mailto:covid19assistance@tuneprotect.com)
2. Passenger will need to share copies of the following documents:
  - a. Air Arabia flight ticket email confirmation
  - b. Boarding pass
  - c. Passport, including residency visa page if applicable
  - d. COVID-19 positive test result that should be dated on or after the first flight and within 5 days after receiving the results
  - e. Passenger e-mail address and contact number
  - f. Passenger will also need to allow Air Arabia COVID-19 Global Assistance Cover to have access to your medical data to arrange assistance.
  - g. Or any other document requested by Air Arabia COVID-19 Global Assistance Cover for processing your request.

#### ASSISTANCES NOT COVERED

1. The passenger's COVID-19 testing expenses, unless they form part of the medical expenses as confirmed by the relevant doctor/hospital.
2. Home or any private accommodation quarantine.
3. Cost of treatment or care not resulting from COVID-19.
4. Pre-existing medical conditions.
5. Passenger diagnosed as COVID-19 Positive before departure.
6. The passenger is not entitled to any coverage in his/her Country of Residence.

#### ASSISTANCES NOT PROVIDED

In addition to the specific terms defined for each assistance provided, Assistances will not be provided for the direct or indirect consequences of the following circumstances and events:

- any effects of a nuclear origin or nuclear reaction or caused by any source of ionizing radiation
- civil or foreign Wars, riots, popular movements, strikes, hostage taking, handling of weapon, terrorism
- consumption of alcohol, drugs or any intoxicating substance, not medically prescribed
- deliberate acts (including but not limited to suicide and attempted suicide) and fraudulent acts
- events for which liability may fall on the passenger's travel organizer stipulating the conditions for pursuing the business of organizing and selling holidays or on the carrier, principally for reasons of air safety and/or overbooking
- pandemics, epidemics except as expressly covered under the section: Medical and Hospital Costs Abroad and Assistance in the Event of Death
- refusal to board the flight originally planned by an approved organization or intermediary
- voluntary participation in gambling, crime or fights, except in the case of legitimate self-defense.

## Scope of COVID-19 Assistance Services

All COVID-19 Assistance are in compliance with national and international laws and regulations and are subject to obtaining the necessary approval from the competent administrative authorities and taking into account potential travel restrictions and exceptional regulatory restrictions in force.

Moreover, COVID-19 Assistance cannot be held liable for delays or hindrance to the performance of the agreed services as a result of a case of force majeure or events such as strikes, riots, popular movements, restrictions on free circulation, sabotage, terrorism, civil or foreign Wars, the consequential effects of a radioactive source or any other exceptional circumstances.

## Effect of Sanctions on Assistance

The Passenger shall not be covered for any expenses if the claim cannot be processed by COVID-19 Assistance services because of sanction, prohibition or restriction under the United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

It is COVID-19 Assistance's decision to not cover expenses if it believes paying those expenses may breach applicable sanctions, prohibitions, restrictions, laws or regulations.

## Privacy Notice

By having the Passenger's medical and quarantine expenses covered, the Passenger acknowledges and agrees that certain personal data, including sensitive personal data, needs to be processed by Air Arabia COVID-19 Global Assistance Cover to evaluate the Passenger's eligibility for expenses and arrange payment for those expenses. This may include the Passenger name, passport details, results of Covid-19 testing and other medical information.

## DEFINITIONS

ACCOMMODATION COSTS	Additional hotel costs and cost of contacting the AIR ARABIA COVID-19 GLOBAL ASSISTANCE COVER, following a covered event, excluding all costs for meals and drinks.
CLAIM	All damaging consequences of an event falling within the scope of one of the Assistances. All damages arising from the same initial cause constitute one and the same Claim.
COVID-19	Refers to an infectious disease caused by severe acute respiratory syndrome corona virus 2 (SARS-Cov-2), exclude any mutation or variation of SARS-CoV-2
COVERAGE PERIOD	The cover commences from the first (1st) day of travel outside from your point of origin to the thirty-first (31st) consecutive travel day, regardless of the length of Your trip. The cover ceases at the earliest of the following events: <ul style="list-style-type: none"> <li>o Upon the arrival of the Scheduled International Flight in the Country of Residence; or</li> <li>o The maximum duration of 31 days whilst Overseas after the commencement of the trip.</li> </ul>
COUNTRY OF RESIDENCE	Refers to the country where an individual has or will have lived continuously for more than 6 months or holder of a residency visa except for stay in a country under a visitor's visa or equivalent. The individual must have a dwelling in the country concerned.
DOCTOR	Any person who holds a medical qualification that is legally recognized in the country in which he/she usually carries out their professional activity.
FOREIGN	Any country except for the country where the Passengers are resident or of which the Passengers are a citizen.
HOME COUNTRY	Shall mean the country of citizenship(s) as stated in an individual's passport(s).
MEDICAL COSTS	Medically prescribed pharmaceutical, surgical, practitioner and hospital costs required for diagnosis and treatment related to COVID-19
NOTIFICATION	The request of an assistance service, following COVID-19 positive test result must be submitted within 5 days after receiving the results



NUCLEAR REACTION	Every nuclear reaction that results in the release of energy, such as nuclear fusion, nuclear fission, or artificial and natural radioactivity.
PASSENGER	Refers to Air Arabia Passenger booked and ticketed under any Air Arabia fare types.
QUARANTINE	Mandatory confinement of a maximum of 14 days, intended to stop the spread of a contagious disease to which you or a travel companion has been exposed.
TRIP	Trip or holiday, lasting a maximum of 31 consecutive days using an air ticket issued by Air Arabia.
WAR	This includes armed conflicts, civil wars, insurrections, disturbances, riots and mutiny.