

- All Mashreq Al Islami Platinum credit cardholders are covered under TRAVEL PROTECT which includes comprehensive Travel Takaful (Sharia'h compliant Travel Insurance) and Wallet Protection
- Travel Takaful and Wallet Protection shall at all times be subject to the terms and conditions of the policy contract issued by SALAMA - Islamic Arab Insurance Company. All product features, benefits, returns are offered by SALAMA - Islamic Arab Insurance Company and not by Mashreq Al Islami which is the Islamic Banking arm of Mashreq (Mashreq Al Islami Finance Company PJSC and Islamic Banking Division, Mashreqbank PSC). Mashreq Al Islami shall not be responsible for Takaful providers actions or decisions nor shall Mashreq Al Islami be liable regarding payment of claims or services under the policy/insurance contract.

1. How do I apply for the Sharia'h compliant Travel Insurance cover offered on my Mashreq Al Islami card?

As a Mashreq Al Islami Platinum credit cardholder you are automatically covered for the Sharia'h compliant Travel Insurance. However, should you need the certificate before you travel, you have to send a mail to SALAMA - Islamic Arab Insurance Company - our Travel Insurance provider and provide the following:

- Customer Name(s)
- Countries (territories) to be visited
- Contact details (Telephone, Email, Physical address)
- Itinerary Dates
- Scanned copy of the front side of the single Debit or Credit Card used to purchase the entire round trip

2. How long does it take for the travel insurance co. to process the Sharia'h compliant Travel Insurance certificate?

Once you have provided the details to SALAMA - Islamic Arab Insurance Company, you should receive your Sharia'h compliant travel insurance certificate within 2-3 working days. Please ensure the details are provided well before you make your ticket booking to avoid any inconvenience.

3. As a Mashreq Al Islami Platinum credit cardholder am I covered under the Sharia'h compliant Mashreq Travel Insurance?

The Sharia'h compliant travel Insurance is available on your Mashreq Al Islami Platinum Credit Card as long as you have a Mashreq card relationship. The Sharia'h compliant travel insurance expires if you cancel your Mashreq Al Islami Platinum Credit Card. Customers under the age of 65 years are covered under the Sharia'h compliant travel insurance.

Travel Takaful and Wallet Protection FAQs

4. Is it mandatory for me to apply for a Sharia'h compliant Travel Insurance before I travel?

As mentioned you are automatically covered for the Travel Insurance as a Mashreq Al Islami Platinum credit cardholder. It is not necessary for you to have the certificate before you travel. However, if you are travelling to any Schengen country it is necessary for you to obtain the certificate before applying for the travel documents including the VISA.

5. Will I be able to claim Sharia'h compliant Travel Insurance upon return to my country of residence if I don't have the Travel Insurance certificate?

It is not mandatory to have the Travel Insurance Certificate (if you are travelling to non-Schengen countries) to make a claim under the Sharia'h compliant Travel Insurance.

However, it is necessary to have the following:

- To hold a valid Mashreq Al Islami Platinum Credit Card
- Your Air/Rail tickets should be bought on the Mashreq Al Islami Platinum Credit Card ONLY
- Part payment on Mashreq Al Islami Platinum Credit Card and part payment through cash or with other payment cards will not be considered as payment using Mashreq Al Islami Platinum Credit Card
- Tickets bought using other bank cards or CASH will not be considered under any circumstances

6. Is the Sharia'h compliant Travel Insurance Certificate issued for a specific period?

The Sharia'h compliant Travel Insurance Certificate is issued for the period (journey start date to return to country of residence) of your travel only. Upon expiration of the travel insurance you can apply for Sharia'h compliant Travel Insurance for additional period providing the required travel details.

7. Do I need to obtain Wallet Insurance Certificate before I commence my travel?

You don't need to apply for the Wallet Insurance. You are automatically covered for any fraudulent usage on the card if the card is lost or stolen when you travel overseas (THERE IS NO WALLET INSURANCE CERTIFICATE)

8. Am I covered against any fraudulent usage on my card if the card is lost or stolen?

Please note: Wallet Insurance is applicable only when you are travelling overseas. To claim Wallet Protection you must have booked your Air/Rail ticket using your Mashreq Debit/Credit Cards. This facility is not available for any fraudulent transactions if the Card is lost or stolen in the country of your residence.

9. If someone fraudulently uses my Credit Card to the limit, how much will my reimbursement be?

Fraudulent transactions are covered up to \$2,000/- per customer annually.

10. Will I be reimbursed fully for all the medical expenses I incur?

Emergency medical expenses (Accident & Sickness) will be reimbursed up to the limit of \$60,000 per customer with a \$100 excess (deductible) to be paid.

11. What documents do I need if I lose my baggage and need to make a claim?

We require a police report or a report from relevant authorities e. g., Airport, and all relevant receipts for the replacement of lost items.

12. Is this Sharia'h compliant travel insurance sufficient to comply with visa requirements for Schengen countries?

Yes, you can avail the travel insurance certificate for Schengen visa from SALAMA – Islamic Arab Insurance Company.

13. Will all my 3 children be covered under this Sharia'h compliant insurance?

Yes, up to 4 children (within the age group of 0 to 18 years, living permanently at the same address as the parent) are covered if traveling with the parent. The Sum Insured limit is 10% of the primary card holders insurance cover limit.

14. How quickly will SALAMA – Islamic Arab Insurance Company pay claims for this policy?

SALAMA – Islamic Arab Insurance Company will pay claims within 7 working days, provided all relevant documents have been submitted.

15. Who do I contact if I have an accident while on my holidays?

Please call Travel Medical Assistance at + 49 89 500 70 2096

16. If I am a Mashreq credit card holder living in the UAE, am I covered for losses that occur in the UAE under this policy?

No, you are not covered in the UAE, however, you are covered in every other country worldwide.

17. How do I declare a claim?

Medical expenses: a medical claim is payable only if SALAMA – Islamic Arab Insurance Company has been contacted and has approved the cost. A full medical certificate from the attending doctor must be submitted along with original bills and receipts.

Theft: you must provide written proof from the police that the incident has been reported.

Travel Takaful and Wallet Protection FAQs

Baggage delay: written proof of the delayed delivery must be obtained from the airline.

18. Can any trip be covered?

The Sharia'h compliant Travel Insurance covers conventional non-working holidays, or business trips that do not involve manual labor. This coverage is not available to people leaving their country of residence permanently.

19. I have a Supplementary card in the name of my spouse. Is she/he covered under the Travel Insurance?

All Supplementary cardholders are covered under the Sharia'h compliant Travel Insurance. The cover applicable on Supplementary cards for your spouse, parents, siblings or children are covered as per the cover available on the Primary card

20. Scope of cover

Covers	Section
Personal Accident (Common Carrier)	Accidental Death Permanent Partial Disability & Permanent Total Disability
Medical (Accident & Sickness)	Emergency Medical Expenses Emergency Dental Expenses Emergency Medical Evacuation
Personal Belongings	Baggage Loss Loss of Travel Documents
Disruptions	Cancellation and Curtailment Departure Delay Baggage Delay
Personal Liability	Personal Liability Legal Expenses
Wallet Protection: Fraudulent Transaction	Lost or stolen Credit & Debit card

Travel Takaful and Wallet Protection FAQs

Benefits	Platinum Cards	Excess
Age Limit	65	
Pre existing medical condition	Yes	
Length of trip (in days)	45	
Free 24hr medical helpline	Yes	
Personal Accident Cover (Accidental Death Common Carrier Only)	\$200,000	
PTD (Accident - Common Carrier Only)	\$200,000	
PPD (Accident - Common Carrier Only)	\$100,000	
Emergency Medical expenses (Accident & Sickness)	\$60,000	\$100.00
Emergency Dental Expenses	\$1,500	
Emergency Medical Evacuation	\$12,000	
Personal Liability	\$50,000	
Legal Expenses	\$5,000	
Cancellation/curtailment	\$5,000	\$50.00
Departure-delayed - delay in excess of 6 hours (up to 12 hours)	\$2,000	\$50.00
Hijack/terrorism (Maximum 21 days, per day limit)	\$100	
Baggage - delay (in excess of 6 hours [up to 12 hours])	\$100 per hour	\$50.00
Baggage - loss (Limit Per Item: USD 550)	\$5,000	\$50.00
Loss of Travel Document and Passport	\$1,000	\$50.00
FREE Worldwide Assistance Service	Yes	
Legal and Medical Assistance Services As Described Below	Yes	
Fraudulent Transactions	\$2,000	\$75.00

Travel Insurance and Wallet Protection are offered to an individual customer. If you hold multiple credit/debit cards from the bank, you cannot claim travel insurance and wallet protection insurance on each of the card/s that you hold. Eligibility will be only at a customer level.

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