

flydubai multi-risk travel insurance FAQs

Travel Guard Policy* for flydubai ticketholder coverage

1. Who is this cover available to?

This cover is provided to all eligible customers who purchase a flydubai ticket on or after 01 December 2020 (up until the end date of this programme as specified on flydubai.com), subject to applicable economic sanctions laws and regulations. The ticket must be issued directly by flydubai or have 141 as the first three digits of the ticket number.

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

Yes, you are covered regardless of whether you bought your ticket through flydubai.com, through our mobile app, Customer Centre or Travel Shops, or through your travel agent. The ticket must be issued directly by flydubai or have 141 as the first three digits of the ticket number.

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 flydubai?

No, you are not covered if your ticket is issued by another airline. To be covered under this programme, your ticket must be issued directly by flydubai or have 141 as the first three digits of the ticket number, and you must have purchased the ticket on or after 01 December 2020 (up until the end date of this programme as specified on flydubai.com).

4. Do I need to fill out any forms to receive this cover?

No, this cover is automatically provided when you purchase your ticket.

5. What is the duration of this cover if I have a return ticket?

For round trips, the cover ends when you return to your country of departure or 365 days after your original departure date from your country of departure, whichever is earlier.

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

For one-way tickets, the following benefits end 31 days after your arrival at your final destination outside of your country of residence:

- Emergency Medical Expenses
- Emergency Medical Evacuation/Transportation Expenses
- Emergency Dental Treatment
- Repatriation of Mortal Remains
- Hospital Daily Cash Benefit
- Overseas Quarantine Allowance

All other benefits will expire 48 hours after you arrive at your final destination outside of your country of residence.

7. What if I purchased my flydubai ticket before 01 December 2020 but also purchased my own travel insurance policy offered by AIG on flydubai.com at the time?

If you purchased the travel insurance offered by AIG on flydubai.com, you are covered only under the terms and conditions of that policy. This cover only applies to tickets purchased on or after 01 December 2020 through to the end date of this programme as specified on flydubai.com.

8. I purchased my flydubai ticket after 01 December 2020 and will fly with flydubai after the end date of this programme as noted on flydubai.com. Will I be covered under this policy?

Yes. However, if your flydubai ticket is reissued with a new ticket number after the end date of this programme as specified on flydubai.com, then you will not be covered under this policy.

9. I purchased my flydubai ticket after 01 December 2020 and will fly with flydubai after the end date of this programme. My flydubai ticket was reissued with a new ticket number before the end date of this programme. Will I be covered under this policy?

Yes.

10. I purchased my ticket before 01 December 2020 and will fly with flydubai after 01 December 2020 (but before 31 December 2020). Am I covered under this policy?

No, you will not be covered under the multi-risk cover. However, you may be covered under the separate flydubai COVID-19 cover (which is provided by another insurer) if you fly your first sector on flydubai between 01 December 2020 and 31 December 2020 and you purchased your ticket before 01 December 2020.

11. I purchased my ticket before 01 December 2020 and will fly with flydubai after 31 December 2020. Am I covered under this policy?

No, you will not be covered under the multi-risk cover or the separate flydubai COVID-19 cover.

12. I purchased my ticket on or after 01 December 2020 and before the end date of this programme published on flydubai.com, but I am flying after the published end date of this programme. Am I covered?

Yes, as long as you fly on the same ticket number that was issued to you when you purchased the ticket during the period of this programme as specified on flydubai.com.

13. I am still receiving treatment or under quarantine for a claim covered by this programme, and that treatment and quarantine continues beyond the programme end date specified on flydubai.com. Am I covered?

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

14. Can I pay an additional premium and seek an upgrade in the cover being provided under this programme?

There are no upgrades in cover available under this programme.

15. What are the key benefits for COVID-19 cover under this policy?

Key benefits for COVID-19 include:

- Up to USD 500,000 for overseas medical expenses and emergency evacuation
- Up to USD 7,500 for a trip cancellation for non-refundable costs if the traveller or a relative (as defined in the policy) is unable to travel because they are diagnosed with COVID-19 before the scheduled trip departure date
- Up to USD 150 per day, per person for quarantine at the destination, capped at 14 consecutive days

16. Which countries am I covered in? What about countries subject to sanctions law?

Passengers are covered for 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 cover is not provided in, or payments made to, any person or provider entity located in any country or region subject to comprehensive sanctions, which currently includes Iran, Cuba, Syria, North Korea and the Crimea Region of Ukraine.

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

Yes. However, you will not be covered if your claim arises in connection with or during your trip to a specific country or area for which an official government agency has mandated a border closure or issued a travel prohibition or ban.

18. 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 flydubai.com.

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

You will be covered for the cost of any medically necessary tests, including a COVID-19 test, that you receive in the course of any treatment by a licensed medical professional.

20. Does this policy include an age limit or any age restrictions?

There are no age restrictions for this policy.

21. Am I covered for any pre-existing medical conditions?

No, you are not covered for pre-existing medical conditions, except for a reinfection of a communicable disease, the outbreak of which is declared an epidemic or pandemic. Please read the policy terms and conditions published on flydubai.com for more details.

22. Will I need to share my personal information with the insurer to receive the cover?

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.

23. Will flydubai share my personal information with the insurer in the context of this policy?

flydubai will not share your personal information with the insurer in the context of cover, except to verify your trip details at the time of the claim if the insurer is unable to verify such details from you. flydubai processes your personal information in accordance with its privacy policy which can be found on flydubai.com.

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

Yes, this policy provides cover 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 cover offered and any applicable exclusions.

25. 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 flydubai website at flydubai.com/en/plan/covid-19/multi-risk-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. The insurer will email you a personalised Proof of Insurance document within 3 business days (not including weekends or public holidays). Only the insurer can provide Proof of Insurance.

Language	Assistance number	Assistance email
Arabic	+60327725761	flydubai.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/Italian	+49 6997113999	UK.assistance@aig.com
Italian	+39 023690698	IT.assistance@aig.com
Mandarin	+60327725761	flydubai.assistance@aig.com
Thai	+666491346	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

*The insurance policy under which cover is provided is underwritten by insurance company subsidiaries, affiliates or network partners of American International Group, Inc.

26. My country of departure and my country of residence are different. Which policy wording will apply?

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

27. Is the cover the same regardless of my country of residence?

The policy cover is the same globally, with some exceptions. The final policy wordings for all countries will be available on flydubai.com on or before 01 December 2020.

28. 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 a communicable disease (the outbreak of which is declared an epidemic or pandemic); or
- such governmental body identifies you or any travelling companion, specifically, as having been exposed to a communicable disease (the outbreak of which is declared an epidemic or pandemic).

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

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

Yes, as long as you hold a ticket issued directly by flydubai or a ticket which has 141 as the first three digits of the ticket number.

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

Yes, as long as you hold a ticket issued directly by flydubai or a ticket which has 141 as the first three digits of the ticket number.

31. Can I contact the flydubai Customer Centre for any information relating to this cover?

No, please contact the insurer's Assistance Department using the contact details provided above if you have any further questions about the cover provided by this policy or would like more information.

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

If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than USD 500, you or someone acting on your behalf must contact the insurer's Assistance Department immediately. If you/they do not, the insurer may provide no cover or may reduce the amount paid for medical expenses. For Trip Curtailment, you must contact the insurer's Assistance Department using the numbers provided above to authorise your early return back to your country of residence in order to be eligible for cover.

33. Am I required to obtain prior approval before incurring any cost for medical treatment or quarantine charges if I test positive for COVID-19?

If you go into hospital abroad and you are likely to be kept as an inpatient for more than 24 hours or if your outpatient treatment is likely to cost more than USD 500, you or someone acting on your behalf must contact the insurer's Assistance Department immediately. If you/they do not, the insurer may provide no cover or may reduce the amount paid for medical expenses.

34. How do I make a claim under this cover?

You may file a claim by submitting a completed claim form with supporting documents. To request a claim form, please contact the insurer's Claims Department using the contact details provided below.

Language	Claims number	Claims email
Arabic	+60327725761	flydubai.claims@aig.com
English	+44 1273 765315	aigtravelclaims@aig.com
French	+33 1 49 02 42 22	declarations.A&H@aig.com
German	+49 699 711 3997	DE.travelclaims@aig.com
German/Italian	+41 433333758	aigtravelclaims@aig.com
Italian	+39 023690699	sinistri.ITA@aig.com
Mandarin	+60327725761	flydubai.claims@aig.com
Thai	+666491346	THassistance@aig.com
Vietnamese	+8428 6299 2185	VNassistance@aig.com
Spanish	+34 91 275 4683	siniestrosespana@aig.com
Portuguese	+351 21 340 5269	sinistros.aigportugal@aig.com