

# COVID-19 Travel insurance from Tawuniya - For Citizens



# COVID-19 Travel Insurance from Tawuniya (For Citizens)

- THIS POLICY IS FOR SAUDI NATIONALS WHILE TRAVELLING OUTSIDE THE KINGDOM.
- THE POLICY DOES NOT COVER CLAIMS RELATING TO PRE EXISTING MEDICAL CONDITIONS.

In accordance with its Articles of Association as a company operating under the cooperative insurance principle pursuant to the terms of the Cooperative Insurance Companies Supervision Law promulgated by Royal Decree No. M/32 dated 02/06/1424H.

Tawuniya (hereinafter called «the Company») in its capacity as manager of policyholders' account for the Contributors (Insureds) will manage the insurance operations and the rights and liabilities arising out thereof. For this purpose, the Company will manage two separate accounts - the policyholders' account of the Contributors (Insureds) for the entry of contributions, re-insurance revenues, its share of return on investments, rights and obligations of policyholders, and another account for shareholders.

The Company determines at the end of each financial year the net surplus of policyholders' account after deducting the fees or expenses of the Company against its management to the insurance and investment operations. The Company will distribute part of any net annual surplus arising from the insurance operations to the Policyholders (the Contributors/Insureds) subject to a minimum of 10% of such net surplus. The amount, time and manner of and eligibility to such distribution are subject to the Saudi Central Bank (SAMA) regulations.

The Insured having applied to the Company by a written Proposal (which shall be the basis of this contract and is deemed to be incorporated herein) and having paid or agreed to pay the Contribution, the Company hereby agrees subject to the terms, exclusions, provisions and conditions of the policy contained herein or endorsed hereon to indemnify the Insured in the manner and to the extent hereinafter provided.

## DEFINITIONS

Wherever the following words and phrases appear in this policy they will always have these meanings:

- WE/US/OUR:** The Company for Cooperative Insurance (TAWUNIYA)/ Nextcare as Service Provider.
- YOU/YOUR:  
POLICYHOLDER** Each insured person Saudi National only.
- HOME:** Your residential address in Saudi Arabia.
- CLOSE FAMILY  
MEMBER:** Mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step-parent, step-child, step-brother or step-sister.
- CURTAIL/  
CURTAILMENT:** Return early to home in Saudi Arabia.

<b>MEDICAL PRACTITIONER:</b>	A registered practicing member of the medical profession who is not related.
<b>DOCTOR:</b>	Any person who holds a medical qualification that is legally recognized in the country in which he/she usually carries out their professional activity as a Certified Medical Doctor.
<b>PRE-EXISTING MEDICAL CONDITION:</b>	<p>A pre-existing condition means:</p> <ul style="list-style-type: none"> <li>• An ongoing medical or dental treatment or dental condition of which you are aware or related complication you have, or the symptoms of which you are aware.</li> <li>• A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist and chiropractor) prior to policy issuance.</li> <li>• Any condition for which you take prescribed medicine or see a medical specialist.</li> <li>• Any condition for which you have had surgery.</li> </ul>
<b>EPIDEMIC:</b>	A contagious disease recognized by the World Health Organization (WHO) or an official government authority in your home country or your trip destination.
<b>PANDEMIC:</b>	An epidemic that is recognized by the World Health Organization (WHO) or an official government authority in your home country or your trip destination.
<b>CONTRIBUTION:</b>	Amount paid by the policyholder of this insurance policy to benefit from the insurance cover.
<b>EXCESS:</b>	<p>The first amount of each claim or costs which is payable by the Insured and for which no insurance is provided by this policy.</p> <p>The amount of the deductible is stated in the Schedule.</p>
<b>QUARANTINE:</b>	Mandatory confinement for maximum up to 15 days, intended to stop the spread of a contagious disease to which Insured Person or a travel companion has been exposed.
<b>CLOSE BUSINESS ASSOCIATE:</b>	Any person whose absence from business for one or more complete days at the same time as your absence prevents the effective continuation of that business.
<b>TRAVEL COMPANION:</b>	<p>A person travelling with the Insured Person.</p> <p>Travel Companion should be Insured Close family member or a close business associate.</p>

- TRIP:** A trip that takes place during the period of insurance which begins when you leave departure point and ends when you arrive back to KSA.
- DEPARTURE POINT:** The immigration point from where the journey outside KSA of your trip begins.
- WAR:** This includes armed conflicts, civil wars, insurrections, disturbances, riots and mutiny.
- DIRECT BILLING:** Non-payment facilities provided for the insured person by Nextcare on behalf of Tawuniya, where all of the expenses are directly billed on the Tawuniya's account.
- REIMBURSEMENT:** Recovery of the necessary expenses incurred by the insured person on the basis of the document required by Nextcare.

## PERIOD OF INSURANCE

- As stated in the policy schedule, the period of insurance start from the policy inception date, i.e the first flight / trip from Kingdom of Saudi Arabia.
- Trip cancellation coverage under section (5), the period of insurance start from the date the contribution has been paid and policy has been issued or the date of the booked flight whichever is later, and ends when your flight starts or the end of the policy period whichever is earlier.
- The period of insurance coverage for other sections starts from flight departure and ends when you return back to Kingdom of Saudi Arabia or end of the policy period whichever is earlier.
- All policy coverages end at the end of the expiry date of the policy unless specially agreed otherwise.
- The policy period can be extended for 30 or 60 extra days on the condition that the insurance period shall not exceed 90 days starting from the inception date in policy schedule.

## CANCELLATION OF POLICY

This policy may be cancelled by you more than 6 hours prior to scheduled departure time (a date before for private carrier) of the first trip from KSA provided that no claim has been made by you under this policy and we would refund the full contribution to you after deducting admin fees (SR 25 + VAT), otherwise no refund contribution will be allowed.

## GEOGRAPHICAL AREA

World Wide Cover excluding KSA and War & Sanction countries.

## LAW AND JURISDICTION

Any dispute that arises concerning this Policy shall be subject to laws and regulations in force in the Kingdom of Saudi Arabia and shall be settled by the Committees for Resolution of Insurance Disputes and Violations, as set forth under Article 20 of the Cooperative Insurance Companies Control Law.

Under some sections of your policy, you will have to pay an excess. This is the deduction we will make from the full amount we would otherwise pay under this policy. The excess applies to each insured person, for each section, and for each incident leading to a claim.

## POLICY COVERAGE

### SECTION 1 EMERGENCY MEDICAL BENEFIT NOT PRIVATE HEALTH INSURANCE

#### YOU ARE COVERED FOR

Up to SAR 650,000 incurred outside Saudi Arabia:

For the necessary and unforeseen emergency expenses if you are injured, have an accident or are fallen ill during your trip (Including being diagnosed with COVID-19) for reasonable fees or charges that are paid for any of the following:

1. **Treatment (Emergency room/urgent care and inpatient hospitalization):**  
Fees for medical and surgical treatment, medication costs, the cost of hospital, nursing home or nursing services.
2. **Emergency transportation:**  
Reasonable expense to transfer the patient to the nearest medical center where medical treatment needed by the patient is available.
3. **Dental:**  
Up to SR 2,150 for emergency treatment to relieve sudden pain.

**Note:** The compensation allowed under section is based on  
Direct billing subject to prior approval of Nextcare.

#### YOU ARE NOT COVERED FOR

1. For any sums which can be recovered by you and which are covered under any National Insurance Scheme or Reciprocal Health Arrangement.
2. For any expenses incurred for illness, injury or treatment required in consequence of:
  - a. Surgery or medical treatment which in the opinion of the attending doctor and the Nextcare doctor can be reasonably delayed until your return to Saudi Arabia.
  - b. Medication and/or treatment which at the time of departure is known to be required or to be continued outside Saudi Arabia.
3. For preventative treatment which can be delayed until your return to Saudi Arabia.
4. If you have not obtained a written certificate of fitness and ability to travel and endure the trip where you are undergoing medical treatment as a hospital out-patient at the time of paying the final balance of your trip.
5. For claims that are not confirmed as medically necessary by the attending doctor or Nextcare.
6. For the cost of any elective (non-emergency) treatment or surgery, including exploratory tests, which are not directly related to the illness or injury which necessitated your admittance into hospital.

7. The cost of all treatment which is not directly related to the illness or injury that caused the claim.
8. For any additional hospital costs arising from single or private room accommodation unless medically necessary.
9. The cost of thermal spa treatment, heliotherapy, slimming treatments, rejuvenation cures, and all kinds of "comfort" or beauty treatments, physiotherapist's costs;
10. Any costs for taxi fares and phone calls (including mobile calls) resulting from an incident a claim is being made for under this section.
11. Services or treatments you receive in Kingdom of Saudi Arabia.
12. For anything mentioned in the General Exclusions.

## SECTION 2 - COVID-19 QUARANTINE ACCOMMODATION

### YOU ARE COVERED FOR

Up to SAR 450 per day for a maximum of 14 days.

If the Insured Person is placed in individual quarantine during the trip by order or other requirement of a government, public authority, or a treating doctor based on a positive COVID-19 epidemic/pandemic test.

**Note:** The compensation allowed under section is based on  
Direct billing subject to prior approval of Nextcare.

### YOU ARE NOT COVERED FOR

1. For the cost of Covid-19 Test irrespective of whether it is positive or negative.
2. For anything mentioned in the General Exclusions.

## SECTION 3 - MEDICAL REPATRIATION

### YOU ARE COVERED FOR

Actual Cost for:

Returning to KSA to your home or to a hospital / nursing home, if this is medically necessary we will assist as follows:

1. By organizing and paying transportation costs of the Insured Person's return home or transportation to a hospital.
2. By organizing and paying transportation costs of the return of an insured Travel Companion and minor children.
3. We also organize, and pay for the costs, once our service provider Nextcare has agreed to this, for a trip for an Insured Person's companion at the Trip location to enable that person to accompany you and/or enable the minor children who were traveling with you to return home if no adult member of your family is present at the trip location with them and if your repatriation takes place more than 24 hours before their originally planned return date.

**Note:** The compensation allowed under section is based on Direct billing subject to prior approval of Nextcare.

**IMPORTANT:**

- Decisions are only taken in consideration of the Insured Person medical interests.
- Our doctors contact the local medical teams and, if required, the Insured Person's usual medical practitioner, in order to gather the information that will enable the most appropriate decisions in respect of the Insured Person's state of health to be taken.
- The Insured Person's repatriation is decided on and managed by medical staff who hold qualifications that are legally recognized in the country in which they usually practice their professional activity.
- If the Insured Person refuses to comply with the decisions taken by our service provider Nextcare, the Insured Person discharges us of any liability in relation to the consequences of such an initiative and lose all rights to services and compensation from us.
- Moreover, under no circumstances can we carry out the role of local emergency services organizations, nor can we pay the cost of expenses thus incurred.

## SECTION 4 - REPATRIATION OF MORTAL REMAINS

### YOU ARE COVERED FOR

#### Actual Cost

In the event of the death of an insured person, we organize and pay the cost of transportation of the body from the location where it is placed in the coffin to the burial place in Saudi Arabia.

**Note:** The compensation allowed under section is based on Direct billing subject to prior approval of Nextcare.

### YOU ARE NOT COVERED FOR

- Funeral cost
- Anything mentioned in the General Exclusions.



## YOU ARE COVERED FOR

Up to SR 40,000

If your travel and accommodation arrangements are cancelled before your departure from Saudi Arabia, which have not been used and which you have paid for or contracted to pay for, provided the cancellation is necessary and unavoidable, due to following specific reasons:

- Policyholder testing positive for Covid-19.
- Travel companion testing positive for Covid-19.
- Policyholder being identified as a close contact by the health authorities and being unable to travel.
- Severe illness or death of a close family member.

**Note:** The compensation allowed under section is based on Direct billing subject to prior approval of Nextcare.

## YOU ARE NOT COVERED FOR

1. The first SR 200 of each and every incident per each insured person involved in the incident.
2. Claims where a medical certificate has not been obtained from a Medical Practitioner, confirming that cancellation of the trip is medically necessary;
3. Anything caused directly or indirectly by Prohibitive regulations by the Government of any country;
4. Anything mentioned in the General Exclusions.

## B. CURTAILMENT:

Up to SR , for:

The value of the portion of your travel and/or accommodation arrangements which have not been used and which were paid for before your departure from Saudi, if it is necessary and unavoidable for you to curtail your trip and return to KSA earlier than planned due to:

- Policyholder testing positive for Covid-19.
- Travel companion testing positive for Covid-19.
- Policyholder being identified as a close contact by the health authorities and being unable to travel.
- Severe illness or death of a close family member.

### YOU ARE NOT COVERED FOR

1. The first SR 200 of each and every incident per each insured person involved in the incident.
2. Claims that are not confirmed as medically necessary by Nextcare and where a medical certificate has not been obtained from the attending medical practitioner abroad confirming it necessary to curtail the trip.
3. Additional traveling expenses incurred which are not authorized either by us.
4. Anything mentioned in the General Exclusions.

**Note:** The compensation allowed under this section is based on Reimbursement subject to submission of required document and approval of Nextcare.

## SECTION 6 - DELAYED DEPARTURE

### YOU ARE COVERED FOR

Up to SR 2,000

When the departure from the Kingdom of Saudi Arabia of the common carrier contracted by the Insured for traveling is delayed exceeding 6 hours from the scheduled departure time, the company, shall reimburse any additional expenses incurred in respect of transport, hotel accommodation and meals as a result of the said delay subject to the maximum limits as stated above.

## RESCHEDULING OF TRIP BY CARRIER

1. In the event that your trip is rescheduled by the Carrier more than 24 hours in advance the new rescheduled departure timings will be considered for determining claims payout eligibility.
2. In the event trip is rescheduled less than 24 hours in advance than the departure time or in the case where Carrier have not communicated to you the information about the rescheduled flight at least 24 hours in advance, the claim will be payable.

**Note:** The compensation allowed under this section is based on Reimbursement subject to submission of required document and approval of Nextcare.

### YOU ARE NOT COVERED FOR

1. Anything caused by you not checking in at the departure point when you should have done.
2. Compensation, unless you provide evidence showing the scheduled departure time and the actual departure time. In case of public bus or sea vessel, an official letter from the carrier is require showing the scheduled departure time and the actual departure time and giving the reason for the delay.

3. Known delays or delays already reported / published by the carrier before 24 hours of scheduled departure time.
4. Consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered.
5. Anything mentioned in the General Exclusions.

## SECTION 7 DELAYED BAGGAGE

### YOU ARE COVERED FOR

Up to SR 2,000 towards the cost of buying replacement necessities if your own baggage is delayed in reaching you on your outward journey from KSA for at least 12 hours of your arrival and you have a written report from the carrier (i.e., airline, shipping company, etc.) or tour representative. Receipts will be necessary in the event of a claim.

**Note:** The compensation allowed under this section is based on Reimbursement subject to submission of required document and approval of Nextcare.

### YOU ARE NOT COVERED FOR

1. The first SR 200 of each and every incident per each insured person involved in the incident.
2. In the event of delayed baggage during transit, if you do not:
  - a. Notify the carrier (i.e. airline, shipping company, etc.) as soon as practicable and obtain a written carriers report (or Property Irregularity Report in the case of an airline).
  - b. Follow up in writing within 7 days to obtain a written carriers' report (or Property Irregularity Report in the case of an airline), if you are unable to obtain one as soon as practicable.
3. Loss / theft of, or damage to baggage.
4. For anything mentioned in the General Exclusions.

## GENERAL EXCLUSIONS

### YOU ARE NOT COVERED FOR

Anything caused directly or indirectly by:

1. Any conditions arising directly or indirectly from a pre-existing medical condition occurring within 2 years before the start date of this policy.
2. Suicide, deliberately injuring yourself, being under the influence of drink or drugs (unless prescribed by a doctor), alcoholism, drug addiction, solvent abuse, willful exposure to exceptional risk, (unless you are trying to save someone's life).
3. You being diagnosed as suffering from anxiety or depression or any psychotic mental illness before you apply for insurance.
4. Pregnancy within 8 weeks before the estimated date of delivery.
5. Professional or organized sports, winter sports, racing, speed or endurance tests, dangerous pursuits.
6. Air travel (other than as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft).

7. Bankruptcy/liquidation of any tour operator, travel agent or transportation company.
8. Acting in an illegal or malicious way.
9. Any claim arising from sexually transmitted diseases.
10. Any injury, illness, death, loss, expenses or other liability attributable to HIV (Human Immune deficiency Virus) and/or any HIV related illness and/or any mutant derivatives or variations thereof however caused.
11. Any consequence, whether direct or indirect of terrorist activity (this exclusion does not apply to claims made under Section 1 - Emergency medical benefit, Section 3 - Medical repatriation & Section 4 - Repatriation of mortal remains provided the disturbances were not taking place at the start of the insured trip), war (both active and passive wars), invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, blockade, military or usurped power.
12. Loss or damage to any property and expense or legal liability; directly or indirectly caused by or contributed to by or arising from:
  - a. Ionizing radiations or radioactive contamination from any nuclear fuel or nuclear waste which results in burning of nuclear fuel.
  - b. The radioactive, toxic, explosive or other dangerous properties of nuclear machinery or any part of it.
  - c. Pressure waves from aircraft and other flying objects traveling faster than the speed of sound.
13. Traveling on motorcycles over 125cc.
14. Mountaineering or rock climbing, (ordinarily necessitating the use of picks, ropes or guides), or pot-holing.
15. Your manual work or hazardous occupation of any kind.
16. Taking part in dangerous expeditions or the crewing of a vessel.
17. Any payment which you would normally have made during your travels, if nothing had gone wrong.
18. Off-piste skiing except whilst under the supervision of a qualified guide/instructor.
19. Ski jumping, mono skiing, ice hockey, the use of skeletons or bobsleighs.
20. Ski or ski bob racing in International and National events and their heats and officially organized practice or training for these events.
21. Any Pandemics, epidemics except COVID 19.
22. COVID-19 testing expenses irrespective whether it is positive or negative.
23. Insured Person voluntary participation in gambling, crime or fights, except in the case of legitimate self-defense.
24. The Insured Person travel against his/her home country's government advice or against local authority advice at the trip destination.
25. Expenses incurred without the prior approval of Nextcare;
26. The eventual results (check-up, additional treatment, recurrence) from an ailment which previously gave rise to a repatriation.

27. Repatriation claims resulting from the closure of frontiers decided by a state or any competent authority representing that state are not covered.
28. The consequences:
  - a. Of exposure to chemical agents of a combat gas type.
  - b. Of exposure to incapacitating agents.
  - c. 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 Insured Person is staying.
29. The costs of implants, prostheses, artificial aids and optical costs.
30. Vaccination expenses.
31. The cost of treatment or care, the therapeutic nature of which is not recognized by legislation.
32. Failure of any computer hardware or software or other electrical equipment to recognize or process any date as the true calendar date.
33. **Sanctions Clause** - None of the parties shall be deemed to provide cover and none of the parties shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that party to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## GENERAL CONDITIONS:

1. Basis of settlement - The policy is subject to Direct billing basis i.r.o section 1, 2, 3 & 4, however for section 5, 6 & 7, you have to submit necessary claims document including claim form.
2. We must be informed of any fact which is likely to influence us in the acceptance, assessment or continuance of this insurance. Failure to do so may invalidate this insurance, leaving you with no right to make a claim.
3. You must take reasonable care to protect yourself and your property against accident, injury, loss and damage, as if you were not insured, and to keep any potential claim to a minimum.
4. If we require any medical certificates, information, evidence and receipts, these must be obtained by you at your expense.
5. If any claim is found to be fraudulent in any way this policy will not apply and all benefits will be forfeited.
6. The evidence of valid insurance should be provided at the time of lodging any claim.
7. We are entitled to take over any rights in the defense or settlement of any claim and to take proceedings in your name for our benefit against any other party.
8. If at the time of making a claim there is any other policy covering the same risk we shall not be liable for more than our rateable proportion.
9. In the event of a claim any settlement will be made in Saudi Arabian Riyals on the basis of the rate of exchange set by the Saudi Central Bank (SAMA) that applied on the last day of the month preceding the month during which the event occurred that gave rise to such claim. We will not pay you more than your actual loss.

10. You must contact us as soon as practicable with full details of anything which may result in a claim, and give us all the information we ask for. Please see 'How to claim' on the next page for more information.
11. This policy is only valid for trips commencing in and returning to Saudi Arabia.
12. You accept that we will not extend the policy more than two times (i.e total policy period of 90 days effective from inception date of original policy) as mentioned in the period of insurance above.
13. Ask you to pay us back any amounts that we have paid and which are not covered by this policy.
14. If you cancel your trip or cut it short for any reason other than those specified in section 5, we will cancel all cover provided by your policy for that trip.

## HOW TO CLAIM:

Phone: +966920012178

WhatsApp: +966530556654

E-Mail Address: [TravelSaudi@nextcarehealth.com](mailto:TravelSaudi@nextcarehealth.com)

Online Claims: <https://tawuniya.tatsh.com/>

Below is a list of the documents we will need to process your claim:

**EMERGENCY MEDICAL AND ASSOCIATED EXPENSES (including being diagnosed with COVID-19) (Section 1, 2, 3 & 4)**

Our services are available / :

- Share with us the ticket, boarding pass and/or Absher printout, passport copy and COVID-19 positive test results (if applicable)
- Give us an address and telephone number where we can contact you and the details of the people who are assisting you.
- Allow our doctors to access all your medical information/ history or the medical information/ history for the person needing our assistance.

## TRIP CANCELLATION / CURTAILMENT SECTION 5

If you need to cancel or cut short your journey call us on Phone +966920012178 or WhatsApp: +966530556654 as soon as practicable to get our prior agreement.

- Share with us the ticket and/or Absher printout, passport copy and the COVID-19 positive test results (if applicable).
- Original cancellation invoice(s) detailing all cancellation charges incurred.
- For claims relating to illness or injury (including covid 19) a medical certificate will need to be completed by the treating doctor. A certified copy of the death certificate is required in the event of death and the relationship, if applicable.
- In case if the reason is the instruction of health authorities, the supporting evidences are required to be provided.

- Evidence showing the scheduled departure time and the actual departure time. In case of public bus or sea vessel, an official letter from the carrier is require showing the scheduled departure time and the actual departure time and giving the reason for the delay.

## DELAYED BAGGAGE SECTION 7

- Share with us the ticket and/or Absher printout and passport copy
- Written confirmation from the airline or their handling agent of the actual arrival time and the baggage delivery date & time.
- Invoice of the essential items purchased during the delay period.

## NOTE FOR CLAIMS SERVICES:

We act in compliance with national and international laws and regulations and our services are subject to obtaining the necessary approval from the competent administrative authorities, and taking into account potential travel restrictions & exceptional regulatory restrictions in force.

Moreover, we 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.

## ARABIC TO PREVAIL:

In the event of a difference between the Arabic and English texts in this Policy, the Arabic text shall prevail.

## INTERPRETATION

This Policy, the Schedule, the General Conditions, the Special Conditions, Provisions, Warranties Exclusions and Endorsements known collectively as the Terms of the Policy shall be read together as one document and any word or expression to which a special meaning has been attached in any part shall bear such meaning throughout.

If there is any doubt as to the cover or meaning of this Policy, please consult the Company.

[www.tawuniya.com.sa](http://www.tawuniya.com.sa)