



LINKS INSURANCE BROKERS LLC

# 1-30 DAY TRAVEL INSURANCE



**SEE ANNUAL PLAN**

	AIG			OMAN INSURANCE						ARAB ORIENT				
	Platinum	Gold	Silver	Elite - Excl US/Canada	Elite - Incl US/Canada	Ultimate - Excl US/Canada	Ultimate - Incl US/Canada	Family - Excl US/Canada	Family - Incl US/Canada	Travel Secure - Excl US/Canada	Travel Secure - Incl US/Canada	Travel Family - Worldwide	Travel Lite - Excl US/Canada	Travel Lite - Schengen
Individual Plan														
1 Week	AED 165	AED 88	AED 55	AED 63	AED 44	AED 88	AED 119	N/A	N/A	AED 130	AED 180	N/A	AED 65	AED 60
2 Weeks	AED 214	AED 115	AED 74	AED 76	AED 51	AED 116	AED 166	N/A	N/A	AED 160	AED 230	N/A	AED 79	AED 74
1 Month	AED 346	AED 173	AED 110	AED 82	AED 126	AED 172	AED 282	N/A	N/A	AED 240	AED 330	N/A	AED 115	AED 110
Family Plan														
1 Week	AED 355	AED 189	AED 118	See above per person	See above per person	See above per person	See above per person	AED 109	AED 176	See above per person	See above per person	AED 120	See above per person	See above per person
2 Weeks	AED 461	AED 248	AED 159	See above per person	See above per person	See above per person	See above per person	AED 124	AED 245	See above per person	See above per person	AED 150	See above per person	See above per person
1 Month	AED 743	AED 371	AED 237	See above per person	See above per person	See above per person	See above per person	AED 244	AED 329	See above per person	See above per person	AED 240	See above per person	See above per person
Exact Policy Length														
1 Week	7 days			7 days						9 days				
2 Weeks	15 days			14 days						15 days				
1 Month	30 days			28 days						31 days				

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	Platinum	Gold	Silver	Elite	Ultimate	Family	Travel Secure	Travel Family	Travel Lite
Personal Accident									
Accidental Death	\$150,000	\$25,000	Not Covered	\$50,000	\$200,000	\$25,000	\$30,000	\$30,000	Not Covered
Accidental Death (Common Carrier)	\$150,000	\$25,000	\$25,000	\$50,000	\$200,000	\$25,000	\$30,000	\$30,000	
Permanent Partial Disability	% Sum Insured Per Scale	% Sum Insured Per Scale	Not Covered	% Sum Insured Per Scale	% Sum Insured Per Scale	% Sum Insured Per Scale	\$15,000	\$15,000	
Permanent Total Disability	\$150,000	\$25,000	Not Covered	\$50,000	\$200,000	\$25,000	\$30,000	\$30,000	
Medical & Related Benefits									
Emergency Medical Expenses (Accident/Sickness)	\$500,000	\$100,000	\$50,000	\$75,000	\$1,000,000	\$60,000	\$1,000,000	\$100,000	\$50,000
Deductible	\$100	\$100	\$100	\$50	\$50	\$50	Nil	\$50	\$50
Emergency Dental Expenses (Accident/Sickness)	\$1,000	\$1,000	\$1,000	\$300	\$500	\$300	\$1,000	\$1,000	\$500
Per Tooth	\$200	\$200	\$200	\$100	\$100	\$100	\$200	\$200	\$100
Emergency Medical Evaluation	Included	Included	Included	Included	Included	Included	Included	Included	Included
Repatriation of Remains	\$10,000	\$7,000	\$5,000	\$10,000	\$15,000	\$10,000	\$10,000	\$5,000	\$5,000
Travel Inconvenience									
Lost Baggage/Items	\$2,500	\$1,000	Not Covered	\$500	\$3,000	\$500	5,000	2,500	Not Covered
Per Bag	\$1,250	\$500		\$50	\$300	\$50	1000 (including laptop)	500 (including laptop)	
Per Item	\$125	\$50		N/A	N/A	N/A	\$250	\$125	
Personal Money	Included under baggage / personal effects and up to \$1,000	Included under baggage / personal effects and up to \$500		\$250	\$1,000	\$250	\$500	\$300	
Deductible	5% of claimed amount	5% of claimed amount		\$50	\$100	\$50	10% of claim	10% of claim	
Baggage Delay	\$50 per hour up to \$1,000	\$50 per hour up to \$500		\$50/hr up to \$500	\$50/hr up to \$1000	\$50/hr up to \$500	\$50/hr up to \$1,000	\$50/hr up to \$500	
Excess	4 hours	4 hours		4 hours	4 hours	4 hours	3 hours	3 hours	
Trip Delay	\$50 per hour up to \$1,000	\$50 per hour up to \$500		\$50/hr up to \$500	\$50/hr up to \$1000	\$50/hr up to \$500	\$50/hr up to \$1000	\$50/hr up to \$500	
Deductible	4 hours	4 hours		4 hours	4 hours	4 hours	6 hours	6 hours	
Personal Liability	\$1,000,000	\$500,000		\$500,000	\$1,000,000	\$100,000	\$1,000,000	\$100,000	
Emergency Family Travel	\$2,500	Not Covered		Not Covered	Not Covered	Not Covered	1 x Economy Ticket	1 x Economy Ticket	
Legal Fees	\$5,000	Not Covered		\$2,000	\$10,000	\$1,000	\$5,000	Not Covered	
Bail Bond	\$10,000	Not Covered		\$5,000	\$15,000	\$5,000	\$5,000	Not Covered	
Trip Cancellation or Curtailment	\$5,000	\$2,500		\$1,000	\$6,000	\$1,000	\$5,000	Not Covered	
Deductible	N/A	N/A		\$100	\$100	\$100	N/A	N/A	
Missed Departure	\$1,000	Not Covered		\$500	\$1,500	\$500	\$1,000	Not Covered	

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	Platinum	Gold	Silver	Elite	Ultimate	Family	Travel Secure	Travel Family	Travel Lite
<b>Wallets, Money, &amp; Documents</b>									
<b>Loss of Passport</b>	\$500	\$300	Not Covered	\$300	\$500	\$250	\$500	\$500	\$100
<b>Deductible</b>				\$25	\$25	\$25	N/A	N/A	N/A
<b>Credit Card Fraud</b>	\$1,000	\$500		Not Covered	Not Covered	Not Covered	\$1,000	\$300	Not Covered
<b>Documents (Excluding Passport)</b>	\$100	Not Covered		Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Keys</b>	\$100	Not Covered		Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Mugging</b>	\$100	Not Covered		Not Covered	Not Covered	Not Covered	\$100	Not Covered	Not Covered
<b>Optional Coverage</b>									
<b>Harzadous Sports</b>				Not Available	Not Available	Not Available			
<b>Piste Closure</b>	\$150	\$150	\$150				\$150	\$150	\$150
<b>Avalanche Closure</b>	\$150	\$150	\$150				\$150	\$150	\$150
<b>Ski &amp; Ski Equipment</b>	\$300	\$300	\$300				\$300	\$300	\$300
<b>Deductible</b>	\$50	\$50	\$50				\$50	\$50	\$50
<b>Ski Hire</b>	\$500	\$500	\$500				Not Covered	Not Covered	Not Covered
<b>Unused Ski Packs</b>	\$300	\$300	\$300				\$500	\$500	\$500
<b>Terrorism</b>									
<b>Additional Personal Accident</b>	\$100,000	\$25,000	Not Covered	\$100,000	\$100,000	Not Available			
<b>Additional Medical and Related Benefits</b>	\$100,000	\$50,000	Not Covered	\$100,000	\$100,000	Not Available			

1. Winter Sports is a 100% increase in policy price for both AIG & Arab Orient. Winter Sports is not available for Oman Insurance.
2. Terrorism extension is a 30% increase with AIG, a 25% increase with Arab Orient, and not available with Oman.
3. For persons over the age of 60 rate increases may apply.
4. US & Canada refers to US, Canada, and all islands in the Caribbean and the Bahamas.

**All policies are subject to the final terms and conditions of the insurer.**



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# ANNUAL TRAVEL INSURANCE



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	Platinum	Gold	Silver	Annual - Individual	Annual - Family	Travel Secure - Excl US/Canada	Travel Secure - Incl US/Canada	Travel Family - Worldwide	Travel Lite - Excl US/Canada	Travel Lite - Schengen
Individual										
Annual	AED 902	AED 646	AED 412	AED 540	N/A	AED 850	AED 850	N/A	AED 445	AED 440
Family										
Annual	AED 1,940	AED 1,389	AED 720	See above per person	AED 690	See above per person	See above per person	AED 690	See above per person	See above per person



	AIG			OMAN INSURANCE		ARAB ORIENT		
	Annual Platinum	Annual Gold	Annual Silver	Annual Individual	Annual Family	Travel Secure	Travel Family	Travel Lite / Schengen
<b>Wallets, Money, &amp; Documents</b>								
<b>Loss of Passport</b>	\$500	\$300	Not Covered	\$500	\$250	\$500	\$500	\$100
<b>Deductible</b>	N/A	N/A		\$25	\$25	N/A	N/A	N/A
<b>Credit Card Fraud</b>	\$1,000	\$500		Not Covered	Not Covered	\$1,000	\$300	Not Covered
<b>Documents (Excluding Passport)</b>	\$100	Not Covered		Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Keys</b>	\$100	Not Covered		Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
<b>Mugging</b>	\$100	Not Covered		Not Covered	Not Covered	\$100	Not Covered	Not Covered
<b>Optional Coverage</b>								
<b>Harzadous Sports</b>				Not Available	Not Available			
<b>Piste Closure</b>	\$150	\$150	\$150			\$150	\$150	\$150
<b>Avalanche Closure</b>	\$150	\$150	\$150			\$150	\$150	\$150
<b>Ski &amp; Ski Equipment</b>	\$300	\$300	\$300			\$300	\$300	\$300
<b>Deductible</b>	\$50	\$50	\$50			\$50	\$50	\$50
<b>Ski Hire</b>	\$500	\$500	\$500			Not Covered	Not Covered	Not Covered
<b>Unused Ski Packs</b>	\$300	\$300	\$300			\$500	\$500	\$500
<b>Terrorism</b>								
<b>Additional Personal Accident</b>	\$100,000	\$25,000	Not Covered			\$100,000	\$100,000	Not Available
<b>Additional Medical and Related Benefits</b>	\$100,000	\$50,000	Not Covered			\$100,000	\$100,000	Not Available

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