

Travel Insurance (Summary of Benefits)

Underwritten by CHARTIS Egypt Insurance Company S.A.E.

1) ACCIDENT & SICKNESS MEDICAL EXPENSE

CHARTIS Egypt will pay an amount up to USD 50,000 per person, subject to Deductible of USD 100 per person per claim, for Covered Medical Expenses incurred overseas by You which are not due to a Pre-existing Condition, for the treatment of an Injury or Sickness sustained by You during an Insured Journey.

2) EMERGENCY MEDICAL EVACUATION

CHARTIS Egypt will pay an amount up to USD 25,000 per person for covered expenses incurred if Injury or Sickness results in your necessary Emergency Evacuation. An Emergency Evacuation must be ordered by the Assistance Company or a Physician who certifies that the severity or the nature of Your Injury or Sickness warrants Your Emergency Evacuation.

3) REPATRIATION OF REMAINS

CHARTIS Egypt will pay an amount up to USD 5,000 per person for covered expenses reasonably incurred to return your body to Egypt if you die during a Trip. All Repatriation of Remains arrangements must be approved in advance by Assistance Company.

4) BAGGAGE LOSS (Common Carrier)

CHARTIS Egypt will pay an amount of USD 300 in the case of permanent loss of an entire piece of Checked Baggage, held in the care, custody and control of a Common Carrier, due to theft or due to misdirection by a Common Carrier or due to non-delivery at its destination while You are a ticketed passenger on the Common Carrier during the course of an Insured Journey. Benefits will only be payable in case of the loss of an entire piece of checked baggage, and not for damage to the luggage or partial loss of its contents. All claims must be verified by the Common Carrier. The maximum amount to be reimbursed per bag is USD 150. And the maximum value per article contained in any bag is USD 15.

5) BAGGAGE DELAY (Common Carrier)

CHARTIS Egypt will reimburse you with an amount of USD 25 per hour up to USD 150, if Your Checked Baggage is delayed or misdirected by a Common Carrier for more than 6 hours from the time you arrive at the destination stated on your ticket.

You must be a ticketed passenger on a Common Carrier. Additionally, all claims must be verified by the Common Carrier who must certify the delay or misdirection.

6) TRIP DELAY

CHARTIS Egypt will reimburse You with an amount of USD 25 per hour up to USD 150 for Trip Delay, if Your Trip is delayed for more than 6 hours.

7) ASSISTANCE

Assistance Company will provide the following services as described below.

- **Medical Assistance**
- **Medical Evacuation**
- **Repatriation**
- **Legal Assistance**
- **Lost Luggage or Lost Passport**
- **General Assistance**
- **Pre-Departure Services**
- **Emergency Travel Agency**
- **Emergency Cash Transfers and Advances**

*This insurance product is underwritten by CHARTIS Egypt Insurance Company and under its full responsibility and without any responsibility on HSBC Bank Egypt