

FAQ for TRAVEL TAKAFUL

1- Are there any insurance requirements for the destination or outfit arranging my trip?

Several destinations and outfitters are currently requiring different types of insurance coverage. It is important to know what these requirements are before shopping for travel insurance. For example, TRAVELING TO Europe requires the Schengen plan which covers a minimum of EUR 30,000.

2- What is covered in this policy?

It is very important to understand the specifics of what is covered in your policy and how your policy defines things such as: trip cancellation, trip interruption, travel delay and missed connections. Other essential elements to trip coverage include baggage, non-medical evacuation, medical expenses per person or per plan, and emergency medical evacuation. Each policy underwrites these terms differently. It is important to check the plans available before choosing.

3- What affects the premium charged?

Premium is calculated based on the trip duration, trip destination and age of the traveler.

4- Are pre-existing medical conditions covered?

By the majority, travel insurance policies exclude pre-existing medical conditions as they are not considered as sudden and unexpected at the time of flight.

5- Will this insurance plan serve as your primary insurance during travel?

When your policy is a primary plan, they don't need to go through your domestic travel insurance first. When it is secondary insurance then your medical insurance that you use at home is first solicited to pay for the medical expenses.

6- Is COVID covered under my Travel Insurance policy?

Covid is being treated as any emergency, unexpected illness. It is covered up to the limit mentioned in the plan chosen.

7- What factors will annul my insurance policy?

Your policy may be voided if you travel to a destination outside the zone you choose. Also, traveling on different dates from the ones stated in your policy.