



## Group Personal Accidental Insurance

**POLICY NO.: CBPAU2018000125/0003**

In consideration of the premium you have paid under this policy, we agree to insure you in accordance with the terms and conditions of this policy.

**Signed on behalf of  
UNION INSURANCE COMPANY (PJSC)**

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**(Authorised Signatory)**  
**Dated: December 20, 2021**



**RENEWAL SCHEDULE**

Policy Type	:	Personal Accident Insurance	
Policy No.	:	CBPAU2018000125/0003	
Name of the Insured	:	Skydive Dubai LLC	
Period of Insurance	:	From: 19/12/2021 00:00 To: 18/12/2022 23:59 (Both Days Inclusive)	
Benefits	:	Cover	Limits
		Accidental bodily injury by violent, external, and visible means resulting in:	
	1	Accidental Death	100% of the Sum Insured
	2	Total and irrecoverable loss of sight of both eyes	100% of the Sum Insured
	3	Total and irrecoverable loss of sight of one eye	50% of the Sum Insured
	4	Loss of two limbs	100% of the Sum Insured
	5	Loss of one limb	50% of the Sum Insured
	6	Total and irrecoverable loss of sight of one eye and loss of one limb	100% of the Sum Insured
	7	Permanent Total Disablement (other than total and irrecoverable loss of sight of one or both eyes or loss of limb(s))	100% of the Sum Insured
	8	Permanent Partial Disablement	As per continental Scale of benefits (attached)
	9	Medical Expenses due to accident	Limit AED 100,000/- in excess of AED 400/- for each and every loss.
	10	Repatriation Expenses due to accident	Limit AED 100,000/- in excess of AED 400/- for each and every loss.
Capital Sum Insured	:	AED 500,000.00 per person	
Minimum & Maximum Age of Participants	:	Age 12 years old to 75 years old	
Premium	:	As Agreed,	
Location / Territorial Limits	:	United Arab Emirates	
Law and Jurisdiction	:	The Courts of United Arab Emirates	
Conditions / Exclusions	:	As per Standard Personal Accident Policy wording including the following: <ul style="list-style-type: none"><li>Minors age between 12-18 shall be enrolled by parents with written consent</li><li>Persons on or above 70 years shall be eligible subject to medical fitness certificate from approved clinics / hospital certifying fitness to jump</li><li>Political Risks Exclusion</li><li>Sabotage &amp; Terrorism Exclusion Clause</li><li>Sanction Limitation &amp; Exclusion Clause</li><li>Cyber Risk Endorsement</li></ul>	





		<ul style="list-style-type: none"> <li>It is hereby agreed that from the inception of the policy, Minimum deposit premium AED 95,000/- + VAT, Subject to premium quarterly adjustment (upward only) @ AED 19.125 per enrolled participant</li> </ul>
Information	:	<ul style="list-style-type: none"> <li>This policy is issued to individual participants/divers taking part in skydiving activity.</li> <li>Declaration of participants to be provided on a quarterly basis.</li> <li>This policy is issued to individual participants/divers taking part in skydiving activity.</li> </ul>

#### Taxes:

All amount payable under this contract of insurance will be exclusive of Value Added Tax (VAT) and any other applicable tax as determined by the Federal Tax Authority and/or any Competent Authority directed by the Government of UAE.

The applicable VAT and/or any other applicable tax shall be paid by the Insured/Customer in addition to the insurance premium payable under this contract at the inception of the contract of insurance and at any time during the currency of the contract as determined by the applicable tax laws of UAE.

The Insurance Company shall raise the relevant tax invoice as prescribed by the tax authorities and the Insured/Customer shall pay the amount as per the tax invoice.

#### Premium Payment Terms: 60 Days

It is warranted under this Contract of Insurance that the premium due must be paid to and received by Insurers, not later than the number of days specified above, from the date of Inception of this insurance cover.

If this warranty is not complied with then this Contract of Insurance shall lapse from the date of its breach at midnight with a pro-rata premium being due from the Insured.

Kindly check the contents of this policy and its enclosures carefully. In the absence of any comment and/or advice from you to the contrary, within a period of 14 days from the receipt of the document, we consider that it reflects precisely your instructions and requirements.

In witness whereof the Policy has been signed on behalf of

I/We, the undersigned have read and understood all terms and conditions that apply to the cover under this Policy including all exclusions and limitations, and hereby agree to purchase the Policy on these terms:

UNION INSURANCE COMPANY PJSC

(Authorised Signatory)  
Signed on: December 20, 2021

(Signature of the Insured)  
Signed on: December 20, 2021



## PERSONAL ACCIDENT INSURANCE

### POLICY No.: CBPAU2018000125/0003

In consideration of the payment of the Premium the Company shall pay to the Insured or to his legal personal representative compensation for bodily injury as defined in the Table of Benefits subject to the terms exceptions and conditions of the Policy.

Words in bold print in this Insurance have special meaning, as defined in the DEFINITIONS of this Insurance

#### IMPORTANT NOTICE

PLEASE NOTE THAT SEPARATE INSURANCE IS PROVIDED UNDER THIS POLICY FOR BODILY INJURY CAUSED BY AN ACCIDENT AND FOR ILLNESS. THIS INSURANCE ONLY RELATES TO THE BENEFITS OF THE POLICY WHICH ARE SHOWN IN THE SCHEDULE AS BEING INCLUDED AND FOR WHICH PREMIUM HAS BEEN PAID.

THE ASSURED MUST DISCLOSE TO THE UNDERWRITERS ALL FACTS, MATTERS AND CIRCUMSTANCES MATERIAL TO THIS INSURANCE, INCLUDING, BUT NOT LIMITED TO WHETHER THE INSURED PERSON ENGAGES IN ANY OCCUPATION, SPORT OR PASTIME OR OTHER ACTIVITY OF A HAZARDOUS NATURE.

We The Underwriters hereby agree with the Assured, to the extent and in the manner herein provided, that if the Insured Person:

- a) sustains **Bodily Injury** caused by an **Accident** or
- b) ~~suffers Illness;~~

we will pay to the Assured, or to the Assured's Executors or Administrators, according to the Schedule of Benefits after the total claim shall be substantiated under this Insurance.

#### Provided Always That:

1. a) benefit shall not be payable under more than one of the items of the Schedule of Benefits in respect of the consequences of one **Accident**, except for any benefit payable hereunder in respect of **Temporary Partial Disablement** preceding or following **Temporary Total Disablement**, or of one **Illness**, and  
b) no weekly benefit shall become payable until the total amount thereof has been ascertained and agreed. Where any payment is made for weekly benefit, the amount so paid shall be deducted from any lump sum subsequently payable in respect of the same **Accident** or **Illness**.
2. the total sum payable under this Insurance in respect of any one or more claims shall not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits.
3. if Item 1 of the Schedule of Benefits is not covered, then no claim shall be payable, other than for weekly benefits, in respect of any **Accident** which would have given rise to a claim for death had that item been covered.
4. if Item 1 of the Schedule of Benefits is covered and an **Accident** causes the death of the Insured Person within twelve months following the date of the **Accident** and prior to the definite settlement of the benefit for disablement provided for under Items 2 to 7 of the Schedule of Benefits, there shall be paid only the benefit provided for in the case of death.
5. no benefit shall be payable under Items 10 or 11 of the Schedule of Benefits should **Illness** cause



the death of the Insured Person within twelve months of that **Illness** first manifesting itself.

## DEFINITIONS

In this Insurance:

1. '**BODILY INJURY**' means identifiable physical injury which
  - a) is caused by an **Accident**, and
  - b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Person within twelve months from the date of the **Accident**.
2. '**ACCIDENT**' means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the Period of Insurance.

**Accident** shall also include disappearance. If the Insured Person is not found within twelve months of disappearing, and sufficient evidence is produced satisfactory to the Underwriters that leads them inevitably to the conclusion that the Insured Person has sustained **Bodily Injury** and that such injury has caused the Insured Person's death, the Underwriters shall forthwith pay any death benefit, where applicable, under this Insurance, provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the Underwriters if the Insured Person is subsequently found to be living.

3. ~~'ILLNESS' means sickness or disease of the Insured Person which first manifests itself during the Period of Insurance and occasions the total disablement of the Insured Person within twelve months after manifesting itself.~~
4. '**TEMPORARY TOTAL DISABLEMENT**' means disablement which entirely prevents the Insured Person from attending to their business or occupation.
5. '**TEMPORARY PARTIAL DISABLEMENT**' means disablement which prevents the Insured Person from attending to a substantial part of their business or occupation.
6. '**PERMANENT TOTAL DISABLEMENT**' means disablement which entirely prevents the Insured Person from attending to any business or occupation for which they are reasonably suited by training, education or experience and which lasts twelve months and at the end of that period is beyond hope of improvement.
7. '**LOSS OF A LIMB**' means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

## EXCLUSIONS

This Insurance does not cover claims in any way caused or contributed to by:

1. war, whether war be declared or not, hostilities or any act of war or civil war;
2. the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials;
3. nuclear reaction, nuclear radiation or radioactive contamination;
4. the Insured Person engaging in or taking part in armed forces service or operations;
5. the Insured Person engaging in flying of any kind other than as a passenger;
6. the Insured Person's suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity;



7. venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
8. the Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);
9. the Insured Person 's own criminal act;
10. the Insured Person being under the influence of alcohol or drugs;
11. pregnancy or childbirth;
12. neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

### CONDITIONS

1. If the Insured Person shall regularly engage in any occupation, sport, pastime or other activity in which materially greater risk may be incurred than previously disclosed in connection with this Insurance without first notifying the Underwriters and obtaining their written agreement to the inclusion under this Insurance, (subject to the payment of any additional premium as the Underwriters may reasonably require as the consideration for such agreement), then no claim shall be payable in respect of any **Accident** or **Illness** arising from such activity.
2. Unless otherwise declared and agreed by the Underwriters no benefit will be payable for any condition for which the Insured Person has sought advice, diagnosis, treatment or counselling or of which the Insured Person was or should reasonably have been aware at inception of this Insurance or for which the Insured Person has been treated at any time prior to inception.
3. Notice must be given to the Underwriters as soon as reasonably practicable of any **Accident** or **Illness** which causes or may cause a claim within the meaning of this Insurance, and the Insured Person must as early as possible seek the attention of a duly qualified medical practitioner. Notice must be given to the Underwriters as soon as reasonably practicable in the event of the death of the Insured Person resulting or alleged to result from an **Accident**.

All medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of the Underwriters and such medical adviser shall, for the purpose of reviewing the claim, be allowed so often as may be deemed necessary to make an examination of the Insured Person.

4. Any fraud, concealment, or deliberate mis-statement by an Insured Person, if unknown to the Assured, either in the proposal on which this Insurance is based or in relation to any other matter affecting this Insurance or in connection with the making of any claim hereunder shall render this Insurance null and void in so far as it relates to the Insured Person in question but any such fraud, concealment, or deliberate mis-statement by or known to the Assured shall render the whole Insurance null and void and all claims hereunder shall be forfeited.
5. The law and jurisdiction applicable to this insurance contract are as stated in the Schedule.





**CONDITIONS / CLAUSES ATTACHING TO AND FORMING PART OF POLICY NO.  
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**Political Risks Exclusion Clause**

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with or in consequence of any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. war, civil war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not); or
2. mutiny, popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege; or
3. civil commotion assuming the proportion of or amounting to a popular rising; or
4. any act (whether on behalf of any organisation, body, person or group of persons) in protest against any State or government, authority with force, or any provincial, local or tribal authority with force, calculated or directed to overthrow any State or government, authority with force, or any provincial, local or tribal authority with force, by means of fear, terrorism or violence or use of force or and/or the threat thereof; or
5. losses in any way caused or contributed to by an act of terrorism involving the use or release or the threat of any nuclear weapon or device or chemical or biological agent; or
6. loss, damage, cost or expense directly or indirectly arising out of biological or chemical contamination or missiles, bombs, grenades, explosives or any ammunition; or
7. conspiracy, confiscation, commandeering or nationalization or requisition or destruction of or damage to property by or under the order of any de jure or de facto government or by public or local authority; or
8. looting or pillage or theft or burglary in connection with any act referred to in this clause; or
9. consequential losses or damages arising from any act referred to in this clause; or
10. the act of any lawfully established authority in controlling, preventing, suppressing or in any other way dealing with any occurrence referred to in this clause; or\
11. malicious damage in furtherance to any act referred to in this clause; or
12. any act of terrorism.

For the purpose of this clause an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including but not limited to:

1. the intention to influence or affect the conduct of any government (de jure or de facto); and/or
2. to put the public, or any section of the public in fear; and/or
3. to commit violence or threaten violence against one or more persons (whether legal or natural); and/or
4. damaging tangible or intangible property; and/or
5. endangering life; and/or

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6. creating a risk to the health or safety of the public or a section of the public; and/or
7. an act designed to interfere with or disrupt an electronic system.

For the purpose of this clause contamination means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of chemical and/or biological substances.

If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this Contract the burden of proving the contrary shall be upon the Insured.

In the event any portion of this clause is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

**Sabotage and Terrorism Exclusion Clause**

Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy does not cover any loss, damage or expense of whatsoever nature directly or indirectly caused by, resulting from, happening through or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage or expense.

For the purpose of this exclusion, terrorism means an act of violence or an act dangerous to human life, tangible or intangible property or infrastructure with the intention or effect to influence any government or to put the public or any section of the public in fear.

In any action suit or other proceedings where the Insurer alleges that by reason of this definition a loss, damage or expense is not covered shall be upon the insured.

**Sanction Limitation and Exclusion Clause**

No Insurer shall be deemed to provide cover and no Insurer 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 Insurer 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

**Subject otherwise to the terms, conditions and exclusions of the Policy.**

**FOR UNION INSURANCE COMPANY PJSC**



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**Authorised Signatory**





**Continental Scale of Benefits:**

**SCHEDULE OF COMPENSATION** applying separately in respect of each Insured Person  
This Insurance covers in respect only of such of the following benefits as have an amount (or a percentage of the Capital Sum Insured) inserted against them  
Where benefits are not insured the words "NOT INCLUDED" are shown

1. Death	100%
2. Total and Irrecoverable loss of sight of both eyes	100%
3. Total and Irrecoverable loss of sight of one eye	50%
4. Loss of two limbs	100%
5. Loss of one limb	50%
6. Total and Irrecoverable loss of sight of one eye and loss of one limb	100%
7. Permanent Total Disablement (other than total loss of sight of one or both eyes or loss of limb)	100%
8. <del>Temporary Total Disablement – the Insured Person's average weekly wage per week during such disablement but not beyond 104 weeks from the date on which the Insured Person first became disabled, excluding the first 7 days of each and every disablement.</del>	
9. <del>Temporary Partial Disablement.</del>	<del>NOT INCLUDED</del>
10. Permanent Partial Disablement in accordance with the following Scale of Permanent Disabilities:	

**HEAD**

Loss of osseous substance of the skull in all its thickness -	
surface of at least 6 sq. cm.	40%
surface of 3 to 6 sq. cm.	20%
surface of less than 3 sq. cm.	10%
Partial removal of the lower jaw, rising section in its entirety or half of the maxillary bone	40%
Complete deafness of one ear	30%

**UPPER LIMBS**

	Right	Left
Considerable loss of osseous substance of the arm (definite and incurable lesion)	50%	40%
Total paralysis of the circumflex nerve	20%	15%
Shoulder ankylosis	40%	30%



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Elbow ankylosis -		
in favourable position (15 degrees round the right angle)	25%	20%
in unfavourable position	40%	35%
Extensive loss of osseous substance of the two bones of the forearm (definite and incurable lesion)	40%	30%
Total paralysis of the median nerve	45%	35%
Total paralysis of the radial nerve at the torsion cradle	40%	35%
Total paralysis of the forearm radial nerve	30%	25%
Total paralysis of the hand radial nerve	20%	15%
Total paralysis of the cubital nerve	30%	25%
Ankylosis of the wrist in favourable position (straight and in pronation)	20%	15%
Ankylosis of the wrist in unfavourable position (flexion or strained extension or supine position)	30%	25%
Total loss of thumb	20%	15%
Partial loss of thumb (ungual phalanx)	10%	5%
Total ankylosis of thumb	20%	15%
Total amputation of forefinger	15%	10%
Amputation of two phalanges of forefinger	10%	8%
Amputation of the ungual phalanx of forefinger	5%	3%
Simultaneous amputation of thumb and forefinger	35%	25%
Amputation of thumb and finger other than forefinger	25%	20%
Amputation of two fingers other than thumb and forefinger	12%	8%
Amputation of three fingers other than thumb and forefinger	20%	15%
Amputation of four fingers including thumb	45%	40%
Amputation of four fingers excluding thumb	40%	35%
Amputation of the median finger	10%	8%
Amputation of a finger other than thumb, forefinger and median	7%	3%

**LOWER LIMBS**

Partial loss of foot (sub-ankle-bone disarticulation)	40%
Partial loss of foot (medio-tarsal disarticulation)	35%
Partial loss of foot (tarso-metatarsal disarticulation)	30%
Total Paralysis of lower limb (incurable nerve lesion)	60%
Complete paralysis of the external popliteal sciatic nerve	30%
Complete paralysis of the internal popliteal sciatic nerve	20%
Complete paralysis of two nerves (popliteal sciatic external and internal)	40%
Ankylosis of the hip	40%
Ankylosis of the knee	20%
Loss of osseous substance from the thigh or both bones of the leg (incurable condition)	60%
Loss of osseous substances of the knee-pan with considerable separation of the fragments and considerable difficulty of movements in stretching the leg	40%
Loss of osseous substances of the knee-pan while the movements are preserved	20%
Shortening of the lower limb by at least 5 cm.	30%
Shortening of the lower limb by 3 to 5 cm.	20%
Shortening by 1 to 3 cm.	10%
Total amputation of all the toes	25%
Amputation of four toes including big toe	20%



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Amputation of four toes	10%
Anchylosis of the big toe	10%
Amputation of two toes	5%
Amputation of one toe other than the big toe	3%

Anchylosis of the fingers (other than thumb and forefinger) and of the toes (other than big toe) shall only entitle to 50% of the compensation which would be due for the loss of the said members.

Permanent disabilities not mentioned above or in items 2 to 6 of the Schedule of Compensation shall be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the Insured Person not being taken into consideration.

The Partial or total "functional" disablement, not specifically dealt with in the Schedule of Permanent Disabilities, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

The total compensation payable in respect of several disablements due to the same accident is arrived at by adding together the various sums, but shall not exceed 100% of the Capital Sum Insured.

If the Insured Person is left-handed the percentages set out above for the various disabilities of the right upper limb and left upper limb will be transposed.



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**EMERGENCY MEDICAL EXPENSES AND EVACUATION/REPATRIATION EXPENSES**

This Section shall pay in respect of **Emergency Medical Expenses and Evacuation/Repatriation Expenses** necessarily incurred as a result of the Insured Person sustaining accidental bodily injury during the **Operative Time**.

**SUMS INSURED**

Emergency Medical Expenses upto AED 100,000 excess of AED 400 each and every loss  
Evacuation/Repatriation Expenses upto AED 100,000 excess of AED 400 each and every loss

**DEFINITIONS**

In this Section:

1. **“EMERGENCY MEDICAL EXPENSES”** means the reasonable cost of emergency medical, including but not limited to surgical, specialists' fees, hospital, nursing home, nursing attendance charges, X-rays, costs of physiotherapy, massage, manipulative or therapeutic treatment, surgical and medical requisites given or prescribed by a registered qualified medical practitioner, including the cost of medical supplies and ambulance hire. Medical Expenses shall include dental expenses arising from treatment following accidental bodily injury up to medical expenses limit for each Insured Person each and every claim.
2. **“EVACUATION/REPATRIATION EXPENSES”** means the reasonable cost of evacuating the Insured Person to the most suitable medical facility, away from the Insured Person's location or repatriation to their home country including the cost of medical attendants, where recommended by the Medical Emergency Assistance Service Company in conjunction with a registered qualified medical practitioner.

**EXCLUSIONS**

Underwriters shall not be liable for claims:

1. for a journey which is booked or commenced by the Insured Person:
  - (a) contrary to medical advice, or
  - (b) to obtain medical treatment, convalescent care, or
  - (c) after they have been told that they may not have long to live.
2. in respect of expenses incurred in the Insured Person's home country unless the treatment is agreed in conjunction with the Medical Emergency assistance company, the following expenses incurred in Insured's person's home country is covered subject to:
  - i) reasonable and customary charges as per UAE tariff and
  - ii) such expenses are in excess of any statutory and or national subsidies like the NHS or private medical once the insured person is back in his/her home country; and
  - iii) receipt of original medical expenses receipts
3. arising from childbirth, pregnancy or any medical complications resulting there from incurred within 2 months of the estimated date of delivery;
4. in respect of expenses incurred more than 24 months after the date the first expense was incurred;
5. ~~in respect of expenses which are recoverable under any other private hospital medical expenses insurance to which the Assured is entitled to indemnity;~~



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6. directly or indirectly resulting from or consequent upon **Terrorist Activity** as more fully stated in Exclusion 1 of Section A.
7. directly or indirectly resulting from or contributed to by any sexually transmitted disease. However, claims directly or indirectly resulting from or contributed to by Chlamidya, Ghonorroea, Syphilis and/or Herpes Genitalis contracted by the Insured Persons as a result of a rape will be covered under this Insurance, subject to the terms, conditions and limits hereof.
8. arising directly or indirectly from any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, anxiety and/or depression.
9. for the Excess amount stated.

**FOR ROUTINE CLAIM ENQUIRES:**

**Ms. MaryHavilah –**  
**Telephone: 00971 (0)4 3787632**  
**Email: [maryhavilah.p@unioninsurance.ae](mailto:maryhavilah.p@unioninsurance.ae)**

**Mr. Narayan Iyer**  
**Telephone: 00971 (0)4 3787678**  
**Email: [Narayan.I@unioninsurance.ae](mailto:Narayan.I@unioninsurance.ae)**

**EMERGENCY MEDICAL ASSISTANCE SERVICE**

In the event of a serious medical emergency and/or evacuation or repatriation the Assured and/or Insured Person should contact the following Assistance Company:

**Intana Global– Worldwide contact details are as follows:-**

**24 Hour Medical Emergency Helpline**

**+44 (0) 20 7111 1101**

**[medassist@canopius.com](mailto:medassist@canopius.com)**

In the event of a medical emergency please call the number above quoting:

- Your name
- The name of your employer
- Your contact telephone number
- Your location
- Details of the medical emergency
- The name of the hospital and doctor who is treating you





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This services provided by Intana Global can include

- a) guarantees for payment of hospital or doctors' fees, when appropriate;
- b) multilingual assistance;
- c) repatriation to the **Insured Person's Country of Permanent Residence** by air ambulance or scheduled air service and necessary escort by a medical attendant;
- d) travel arrangements for relatives, friends or business associates of the **Insured Person**.
- e) on arrival in the **Insured Person's Country of Permanent Residence**, an ambulance service to hospital or place of residence.

Intana Global will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem. **The Insured Person should not attempt to find their own solution and then expect the Underwriters to reimburse him, without obtaining prior authorisation from Specialty Assist.**

Intana Global must be informed that this Certificate of Insurance covers the person concerned along with the name of the Insured and the period of insurance.

**The prior approval and consent of Intana Global and/or any of their appointed agents must be obtained before repatriation/evacuation expenses are incurred.**