

For a question on any of our products you can search our FAQ section below. If you're unable to find an answer to your question here, speak to one of our dedicated insurance advisors on **800 RSA (772)** or email us directly on rsadirect@ae.rsagroup.com

1. What is the difference between single-trip and annual cover?

A single-trip policy covers you only for a specified holiday/ trip, whereas an annual policy will cover you for multiple trips made during the year without having to notify us. The cover and the limits offered for our annual and single trip policies are identical.

Receive your travel insurance quote and purchase it online today. Alternatively, call 800 RSA (772) and speak to one of our dedicated insurance advisors.

2. What are the advantages of purchasing an annual cover?

An annual cover policy is more suited for someone who is likely to travel more frequently as it is more cost efficient.

3. Can you offer travel insurance for someone with a pre-existing medical condition?

Travel insurance for individuals with pre-existing conditions are provided with insurance cover minus the existing conditions.

4. What is the definition of a pre-existing condition?

A pre-existing condition is defined as any medical condition which existed prior to a journey affecting you and/or any close relative and/or travelling companion, including but not limited to:

- A condition for which the person is on a waiting list for hospital in-patient treatment
- A condition referred to a medical specialist
- A condition or the cause of in-patient treatment within 12 months prior to the journey
- A condition for which a terminal prognosis has been provided by a medical practitioner
- Contact us today and speak to one of our dedicated insurance advisors for more information.

5. Is scuba diving covered under my policy?

Individuals are protected against accidents and mishaps provided you are with an instructor and you are diving no deeper than 30m.

6. Until what age can I apply for travel insurance?

Individuals less than 16 years of age are classified as children while anyone over this age is classified as an adult. The maximum age of individuals that RSA issues travel policies to is 75.

7. Are children covered free of charge?

Children are not covered free of charge but added in to the travel policy at a reduced rate.

8. Does being pregnant affect my travel insurance cover?

Under the terms of our policy, we can offer travel insurance for any travel up until 10 weeks prior to the estimated due date of delivery. After this, there is exclusion for any claim arising from the pregnancy concerning the medical, cancellation, or curtailment sections of the policy.

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9. How many days can I go on a holiday for under the policy?

A single trip policy provides cover for the duration of a round-trip for up to a maximum of 180 days, depending on the period chosen.

An annual policy provides cover for multi-trips for up to a maximum of 62 days during each travel period.

10. Do you offer skiing cover?

Skiing cover is provided on a range of skiing benefits for customers who want to take part in normal winter sports activities. Please tick this box when requesting a quotation online. A premium charge will be made for this extension.

11. What happens if I am the victim of a terrorist attack whilst abroad?

War and terrorism are standard exclusions under the terms and conditions of this and most other travel insurance policies.

12. Can I claim under my Travel Insurance for a trip cancelled due to the risk of terrorism?

Unfortunately, cancellation on the grounds of war or terrorism isn't covered by your policy.

13. What happens if I have a medical emergency or other travel related problems abroad?

RSA provides you with a dedicated 24X7 Assistance Centre that you can contact from anywhere in the world. Simply call **+971 4 601 8777** and they can provide you with the help that you need including repatriation back to the UAE, if deemed medically necessary.

14. What are the hazardous activities covered under my travel insurance? Are there any exclusions?

Our annual and single trip policies allow some hazardous sports.