



Aviation Professionals Club

Allianz Medical Insurance Handbook



Travel insurance from AIG

Insurer:	American Home Assurance Company (Dubai Br.)
Master Policy Period:	One year starting from July 1st 2024
Individual Policy Period:	Starts when the Insured leaves his Country of Residence and ends when the Insured returns to his Country of Residence, with a maximum duration any one trip of 90 days

Table of benefits

Insured Event	Sum Insured
Section 1 – Medical and Related Benefits	
Emergency Medical Expenses (Accident & Sickness) (Covers only outpatient treatment where Insured Person is not hospitalized or is hospitalized for less than 24 consecutive hours)	\$10,000
Deductible	\$42.50
Dental Expenses Per Tooth	N/A
Section 2 – Travel Inconvenience Benefits	
Baggage / Personal Effects Per Bag Per Item Deductible	\$3,400 \$1,700 \$510 \$42.50
Baggage Delay In Excess	\$15 per hour up to \$180 6 Hours
Trip Delay In Excess	\$15 per hour up to \$300 12 Hours
Hijacking In Excess	\$170 per hour up to \$2,550 24 Hours
Loss of Personal Money Deductible	\$850 \$42.50
Trip Cancellation or Curtailment Deductible	\$5,100 \$42.50
Missed Departure Deductible	\$1,700 \$42.50
Loss of Travel Documents Deductible	\$850 \$42.50
Assistance Department (24 Hours / Worldwide Services)	Covered