

Oman Air COVID-19 Coverage Terms and Conditions

We care for your safety and it is our highest priority. Oman Air will be offering its guests with complementary Covid-19 coverage. Travel with us and you will be given assistance services related to Covid-19, medical and quarantine expenses when you travel between 1st October 2020 and 31st December 2021 and your tickets booked after 1st October 2020.

Important

- This Policy covers the passengers who issued their ticket from Oct 1st 2020 and onward. For a travel period between 1st October 2020 until 31 December 2021.
- The coverage now **includes Oman resident cardholders (expats)** who are required to present medical coverage for their destination and return to Oman, if travel is completed within 31 days.
- Omani Citizen, GCC Citizen and Holder of Free Medical Card do not require Covid-19 insurance, as per the directive issued by Oman's Supreme Committee for COVID-19 safety.
- If you test positive for COVID-19 while you are abroad, you will benefit from medical repatriation assistance, assistance with medical and hospital costs and assistance with quarantine accommodation costs in an approved designated facility. More information about which expenses are included and excluded and their limits can be found below.
- It is mandatory to contact Oman Air COVID-19 Assistance (contact details provided below) immediately in the event you test positive for COVID-19. Your expenses will only be settled directly with the hospital, clinic or other medical or non-medical facility. If you pay, you will not be able to claim these expenses later. Services which have not been organized by Oman Air COVID-19 Assistance will not be reimbursed or paid. More information is included in section "How to Claim" below.
- Assistance is valid for 31 days from departure of the first flight of your journey. No assistance will be provided in your country of residence. If you test positive for COVID-19 at any time during the 31-day period, your assistance will continue after the 31-day period up to the limits stated here.
- Your COVID-19 testing expenses will not be covered.
- Your assistance will be provided by NEXtCARE Claims Management LLC (part of Allianz Partners). In this document, NEXtCARE is referred to as Oman Air COVID-19 Assistance. Please see the Privacy Notice below.
- Services which have not been organized by Oman Air COVID-19 Assistance will not be reimbursed or paid.

Oman Air COVID-19 Assistance contact details

Phone: +971 4 270 8705

WhatsApp: +971 56 358 9937

Email: COVID19Assistance@nextcarehealth.com

Assistance Services and Limits

Benefit		Limits
Medical Repatriation Assistance if diagnosed with COVID-19	Organizing and taking charge of your return to your country of residence or transportation to a hospital in your home country	Actual costs
	Organizing and taking charge of the return of one (1) travel companion and minor children to country of residence	Actual costs
Medical and Hospital Costs Abroad if diagnosed with COVID-19	Taking charge of covering the hospital costs related to the treatment of COVID-19	Up to a limit of €120,000 per covered person per covered period
Accommodation costs related to COVID-19 quarantine if diagnosed with COVID-19	If you or one (1) travel companion are requested to be quarantined in an approved designated facility	Up to a limit of €100 per day per covered person for a maximum of 14 days
Assistance in the Event of a covered person's Death due to COVID-19	Transporting the body to home country	Actual costs
	Funeral costs	Up to a limit of €1,500 per covered person
Excess costs: nil		

More information on this assistance and applicable exclusions are provided below.

Geographical Coverage

Assistance will be provided in the country or countries visited during the trip which are mentioned in the booking reference. Assistance will also be provided if you continue onwards to another city using another mode of transport. Assistance will end upon your return to your country of residence. If you have residence in more than 1 country, we will consider the country of residence where you are living, working or studying.

General Exclusions

In addition to the specific exclusions stated for each type of assistance, assistance will not be provided for the direct or indirect consequences of the following circumstances and events:

- civil or foreign wars, riots, popular movements, strikes, hostage taking, handling of weapons or terrorism;
- your voluntary participation in gambling, crime or fights, except in the case of legitimate self-defense;
- any effects of a nuclear origin or nuclear reaction or caused by any source of ionizing radiation;

- your deliberate acts (including but not limited to suicide and attempted suicide) and fraudulent acts;
- your consumption of alcohol, drugs or any intoxicating substance not medically prescribed;
- events for which liability may fall on your travel organizer stipulating the conditions for pursuing the business of organizing and selling holidays or on the carrier, principally for reasons of air safety and/or overbooking;
- your refusal to board the flight originally planned by an approved organization or intermediary
- pandemics or epidemics except as expressly covered under the sections: Repatriation Assistance, Medical and Hospital Costs Abroad and Assistance in the Event of Death.

Assistance Services

Decisions regarding the nature, the appropriateness and the way in which measures are taken and organized are the exclusive responsibility of Oman Air COVID-19 Assistance.

1.1 Repatriation Assistance

If you have been diagnosed positive for COVID-19 and medical repatriation is required, the following assistance will be provided:

- organizing and paying transportation costs of your return home or transportation to a hospital;
- organizing and paying the cost of your return to your home in the relevant geographical area or transport to the hospital which is closest to your home and/or is the most suitable to provide the care required by your state of health. In the latter case, if you wish, your return can be organized to your home in the relevant geographical area as soon as your state of health permits;
- organizing and paying transportation costs of the return of a travel companion and minor children;
- organizing and paying the costs (once Oman Air COVID-19 Assistance has agreed to this) for a trip for a travel companion who is with you at the trip location to enable that person to accompany you and/or enable the minor children who were travelling with you to return home if no adult member of your family is present at the trip location with them and if your repatriation takes place more than 24 hours before their originally planned return date.

Important

Decisions will only be taken in consideration of your medical interests.

- NEXtCARE's doctors will contact the local medical teams and, if required, your usual medical practitioner in order to gather the information that will enable the most appropriate decisions in respect of your state of health to be taken.
- Your repatriation is decided on and managed by medical staff who hold qualifications that are legally recognized in the country in which they usually practice their professional activity.
- If you refuse to comply with the decisions taken by Oman Air COVID-19 Assistance, you discharge it of any liability in relation to the consequences of such an initiative and lose all rights to services and compensation from Oman Air COVID-19 Assistance.
- Moreover, under no circumstances will Oman Air COVID-19 Assistance carry out the role of local emergency service organizations, nor can it pay the cost of expenses thus incurred.

1.2 Medical and Hospital Costs Abroad

Up to the amount limits stated in the Assistance Services and Limits table.

If, outside the country where you are resident, you incur medically prescribed medical or hospital expenses in the event you are diagnosed with the COVID-19, you will be covered for any medical costs related to COVID-19.

Oman Air COVID-19 Assistance ceases on the day on which NEXtCARE's doctors consider that it is possible for you to be repatriated.

IMPORTANT

Cover applicable for returning residents with a valid residency in Oman.

Omani Citizens, GCC Nationals and all holders of the free medical treatment card are exempted from this cover inside Oman as per the Civil Aviation Authority Circular Dated 27 December 2020.

1.3 Accommodation Costs Related to COVID-19 Quarantine

Your accommodation costs and those incurred by a travel companion will be covered if you are placed in individual quarantine during your trip by order or other requirement of a government, public authority or travel supplier based on a positive COVID-19 test.

Assistance does not include any quarantine that applies generally or broadly to some or all of a population, vessel or geographical area, or that applies based on where the person is traveling to, from or through.

Your accommodation costs and those incurred by the travel companion will be covered, up to the amount limits stated in the Assistance Services and Limits table.

1.4 Assistance in the Event of Death

In the event of your death due to the COVID-19 epidemic/pandemic, the following assistance will be provided:

- transportation of the body from the location where it is placed in the coffin to the burial place in the relevant geographical area;
- funeral costs up to the limit stated in the Assistance Services and Limits table.

Exclusions Applicable for all Assistance Services

- Your travel to a destination in violation of a travel ban issued by the government of your home country or a travel ban issued by a local authority at your trip destination (unless such government or authority has provided exceptional permission for such travel). A travel ban does not include travel advice issued by such government or authority (for example, advice against all but essential travel to a destination).
- Expenses incurred without the prior approval of Oman Air COVID-19 Assistance.
- The consequences of an unconsolidated ailment being treated and from which you are still

convalescing, as well as any ailments occurring during a trip taken for the purpose of diagnosis and/or treatment.

- The eventual results (check-up, additional treatment, recurrence) from an ailment which previously gave rise to a repatriation.
 - No repatriation due to the consequences of ailments/accidents or minor injuries that can be treated at the location and not relating to COVID-19.
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- The consequences:
 - of exposure to chemical agents of a combat gas type,
 - of exposure to incapacitating agents, or
 - of exposure to neurotoxic agents or agents with residual neurotoxic effects, which require a quarantine period or specific preventive or monitoring measures by the local and/or national health authorities of the country in which you are staying.

In addition, under the "Medical and Hospital Costs Abroad" cover, the following are excluded:

- the cost of thermal spa treatments, heliotherapy, slimming treatments, rejuvenation cures, all kinds of "comfort" or beauty treatments and physiotherapist costs;
- the cost of implants, prostheses, artificial aids and optical costs;
- vaccination expenses;
- the cost of treatment or care not resulting from COVID-19;
- the cost of treatment or care, the therapeutic nature of which is not recognized by legislation.

How to Claim

To request assistance

You, or a third party, must contact Oman Air COVID-19 Assistance immediately after the COVID-19 result has been received.

Oman Air COVID-19 Assistance services are available 24/7:

- by telephoning the following number: +971 4 270 8705
- by messaging on WhatsApp: +971 56 358 9937
- by sending an email to: : COVID19Assistance@nextcarehealth.com

You will be assigned a case number and you will be asked to:

- Share copies of the following documents:
 - Oman Air flight ticket;
 - boarding pass;
 - passport, including residency visa page if applicable;
 - COVID-19 positive test result that should be dated after the first day of travel.

- Share your email address and contact number where you can be reached and the details of those assisting you.
- Allow NEXtCARE doctors to have access to all relevant medical information.

Cost of Transport

When Oman Air COVID-19 Assistance organizes and pays the cost of transport, this will be for first class train travel and/or economy class flights or by taxi (depending on the decision taken by Oman Air COVID-19 Assistance).

In this case, Oman Air COVID-19 Assistance takes ownership of the original tickets and you undertake to give up these tickets.

Scope of Oman Air COVID-19 Assistance Services

All Oman Air COVID-19 Assistance services are in compliance with national and international laws and regulations and are subject to obtaining the necessary approval from the competent administrative authorities and taking into account potential travel restrictions and exceptional regulatory restrictions in force.

Moreover, Oman Air COVID-19 Assistance cannot be held liable for delays or hindrance to the performance of the agreed services as a result of a case of force majeure or events such as strikes, riots, popular movements, restrictions on free circulation, sabotage, terrorism, civil or foreign wars, the consequential effects of a radioactive source or any other exceptional circumstances.

Effect of Sanctions on Assistance

You shall not be covered for any expenses if the claim cannot be processed by Oman Air COVID-19 Assistance because of sanction, prohibition or restriction under the United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. It is Oman Air COVID-19 Assistance's decision to not cover expenses if it believes paying those expenses may breach applicable sanctions, prohibitions, restrictions, laws or regulations.

Privacy Notice

By having your medical and quarantine expenses covered, you acknowledge and agree that certain personal data, including sensitive personal data, needs to be processed by Oman Air COVID-19 Assistance to evaluate your claim for expenses and arrange payment for those expenses. This may include your name, passport details, results of COVID-19 testing and other medical information. This data will be processed by Oman Air COVID-19 Assistance located in the United Arab Emirates in accordance with its privacy policy which can be found at nextcarehealth.com.

Definitions

ACCOMMODATION COSTS	Additional hotel costs and cost of contacting Oman Air COVID-19 Assistance following a covered event, excluding all costs for meals and drinks.
CLAIM	All damaging consequences of an event falling within the scope of one of the types of cover taken out. All damages arising from the same initial cause constitute one and the same claim.
DOCTOR	Any person who holds a medical qualification that is legally recognized in the country in which he/she usually carries out their professional activity.
EPIDEMIC	An infectious disease recognized by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination.
EXCESS	The share in the damage payable by yourself when the claim is settled. Excess amounts in respect of each type of cover are specified in the cover and excess amounts table.
FOREIGN	Any country except for the country where you are resident or of which you are a citizen.
FUNERAL COSTS	First conservation costs, handling, placing in coffin, specific arrangements for transportation, conservation made compulsory by legislation, packaging and simplest coffin required for transportation and complying with local legislation, excluding burial, embalming and ceremony costs.
ILLNESS	Any deterioration to your health diagnosed by a competent medical authority.
COVERAGE PERIOD	This is the duration for which you are covered as detailed in this policy: 31 calendar days starting from the trip commencement date.
MEDICAL COSTS	Medically prescribed pharmaceutical, surgical, practitioner's and hospital costs required for the diagnosis and treatment related to COVID-19.
NUCLEAR REACTION	Every nuclear reaction that results in the release of energy, such as nuclear fusion, nuclear fission or artificial and natural radioactivity.
PANDEMIC	An epidemic that is recognized as a pandemic by the World Health Organization (WHO) or an official government authority in your country of residence or your trip destination.

Country of residence	Country where you live, work or study for more than 6 months (180 days). This does not apply to situations where due to epidemic/pandemic the person is stranded abroad for more than 6 months (180 days) and returning to the country of residence.
QUARANTINE	Mandatory confinement of a maximum of 14 days, intended to stop the spread of a contagious disease to which you or a travel companion has been exposed.
TRAVEL COMPANION	A person travelling with a Covered Person. Travel Companion could be a member of the Covered Person's family but not necessarily.
TRIP	Trip or holiday, lasting a maximum of 31 consecutive days using an air ticket issued by Oman Air.
WAR	This includes armed conflicts, civil wars, insurrections, disturbances, riots and mutiny.
GCC NATIONALS	Passport holders of the Gulf Cooperation Council region, which consists of UAE, Oman, Qatar, Bahrain, Saudi Arabia and Kuwait.
FREE MEDICAL TREATMENT CARD	Medical card issued by the government of Oman.