

With more than 102 million customers around the globe, AXA is one of the world's largest insurance providers. We offer a wide range of insurance products to meet your personal and business needs.

car insurance

home insurance

travel insurance

personal accident insurance

800 116 4845

www.axa-cooperative.com

Riyadh

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Al Khobar

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Jeddah

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In accordance with its Article of Association, as a Saudi cooperative insurance company, AXA Cooperative Insurance Company, hereinafter referred to as the "Company", shall distribute 10% of the net annual surplus arising from its insurance operations (if any) to the policyholders directly or in the form of reduction in contributions for the next year.

The amount, time, manner of, and eligibility to such distribution are all subject to the prevailing rules and regulations of the Cooperative Insurance Companies Control Law of the Kingdom of Saudi Arabia; as well as the related approval of the Company's Board of Directors.

AXA Cooperative Insurance
A company registered with the Ministry of Commerce and Industry of the Kingdom of Saudi Arabia under Commercial Registration No. 1010271203 and holding Insurance license No. TMN/25/20101 issued by the Saudi Arabian Monetary Agency.

**Have a worry free vacation,
travel smart with AXA**



travel smart



**“AXA’s the way
to Travel Smart! ”**

If you want to avoid getting burned on holiday, Cover up with AXA Travel Smart Insurance.

Whether you’re traveling down under to Australia or west to Continental Europe, don’t let unplanned events turn your travel plans upside down. Count on help from AXA Cooperative Insurance to ensure your peace of mind — no matter where in the world you travel.

AXA travel insurance covers the cost of medical emergencies, trip cancellation fees to many other benefits, leaving you free to relax and enjoy your vacation.

Contact your nearest AXA Cooperative branch or your travel agency for more information.

We’ve thought of everything so that you have the most relaxing trip possible.

24/7 Alarm Center

Immediate emergency medical assistance available worldwide, 365 days a year, from multilingual healthcare professionals.

Extensive Protection

Coverage for you and your family, your belongings, your liability, your travel arrangements and more.

Fast and Fair Claims

AXA Cooperative Insurance lives up to its reputation for superior customer service, making it easy to file a claim and receive prompt reimbursement.

Instant Cover

Your travel agent or we can activate your AXA travel coverage right away with our instantaneous Web registration.

AXA Cooperative Insurance offers a complete range of insurance package to suit travel needs.

Travel Smart

The best travel insurance product in the market to cover you for any medical and travel inconvenience, ensuring a worry-free holiday.

Travel Family

Comprehensive worldwide travel cover for the whole family (insured person, spouse and unlimited number of children) under one single premium.

Travel Schengen

Compulsory minimum cover required for obtaining a visa to any Schengen country.

Sign up today to make all your travel worry free!



Your cover at a glance

Coverage in (SAR)	Smart	Family**
A Emergency Medical Expenses	3,750,000*	225,000
B Emergency Dental Care	1,500*	3,750
C Emergency Medical Transportation	Unlimited	225,000
D Repatriation of other insured persons	Unlimited	18,750
E Repatriation of mortal remains	Unlimited	
F Premature return (following death of close relative)	Economy Ticket	
G Visit of close relative	Economy Ticket	
H Cost of first air and rescue	75,000	
I Personal Liability	3,750,000	375,000
J Legal assistance and cause of redress	15,000	
K Advance of Bail Bond (Refundable)	37,500	
L Cancellation of Curtailment	18,750	
M Delayed departure after 12 hours	upto 1,875	upto 1,875
N Delayed baggage	1,000	
O Personal baggage and personal money	18,750*	7,500
P Loss of passport	1,875*	1,400
Q Personal Accident	103,000	103,000
R Terrorism extension (optional)	375,000	

* For some covers a small excess ((around SAR 115 and SAR 375) will be applicable if there is a claim.

** Children covered for 10 % of the insured person Medical Coverage from A-H and Travel from I-Q

Schengen	Euro	SAR
Emergency Medical	40,000 (Excess \$100)	200,000 (Excess SAR 375)
Emergency Dental	750	3,750
Emergency Transportation	30,000	150,000
Repatriation of mortal remains	5,000	25,000

Covers at a Glance

Here is a quick summary of what makes AXA Travel Insurance different from the rest.*

Medical Emergency

Emergency Medical Expenses**

Cost of medical treatment and associated expenses arising from accidental bodily injury or sickness incurred outside the country of residence.

- Emergency Dental Care SAR 1,500

Emergency Assistance & Evacuation

- Medical transportation
- Repatriation of other beneficiaries
- Premature return due to death of close relative
- Visit of close relative
- Repatriation of mortal remains
- Cost of first aid and rescue (if Adventure Sports Option taken)

Personal Accident ***

A lump sum for accidental death, permanent total disablement, loss of limb or loss of sight.

Personal Liability ***

Indemnifies you against legal liability towards third parties or damage to their property due to your negligence.

- Advance of bail bond of SAR 37,500 (refundable)
- Legal assistance in case of redress SAR 15,000

* Please refer to your Policy for full details.

** This is not a private health insurance.

*** Personal accident and liability under travel inconvenience section



Travel Inconvenience

Personal Baggage & Personal Money

Accidental loss of, theft of or damage to Baggage and Personal Money occurring during the Period of Insurance. The amount payable for Baggage will be the current market value, which takes into account a deduction for wear, tear and depreciation.

Cancellation or Curtailment

Reimburses you for additional travel and accommodation expenses incurred or forfeited, if it is necessary and unavoidable for you to cancel or curtail your trip.

Loss of Passport

Cost of replacing passport while abroad.

Delayed Departure

We will pay SAR 200 for each 12 hour delay due to strike or adverse weather conditions up to SAR 1,875.

Baggage Delay

If baggage is delayed for at least 12 hours from the time of your arrival at your outbound destination, we will pay for emergency purchase of essential items limited to clothing and toiletries.



Affordable peace of mind

Five-days or 12 months, AXA has an affordable plan for you. Choose the period you need, and then relax with coverage from AXA. Prices are per member

Duration upto	Smart (Excluding USA & Canada)	Smart (Worldwide)	Family	Schengen
	SAR	SAR	SAR	SAR
5 days	95	130	110	50
9 days	130	180	125	60
15 days	160	230	155	74
22 days	200	280	220	95
31 days	240	330	245	110
45 days	260	380	265	150
62 days	290	400	290	185
92 days	380	550	370	260
ANNUAL (Each trip 62 days)	850	850	695	440

The following changes apply to the above prices:

- A. 20% increase for terrorism extension
- B. 25% discount for Medical Cover removal
- C. 20% discount for Travel Inconvenience removal
- D. 100% increase for adventure sports (winter, watersports, trekking or safari)
- E. 100% increase for persons aged 65 - 70 years
- F. 50% discount for children under 16 years (except family)
- G. All loadings or discounts based on basic premium price of an adult.

* A - C is applicable to Travel Smart plan only

Questions & Answers

Who can be insured?

Any resident or citizen of the Kingdom of Saudi Arabia who is 70 years of age or younger.

Can any trip be covered?

Travel Smart Insurance covers conventional non-working holidays, or business trips that do not involve manual labor. This coverage is not available to people leaving their country of residence permanently.

How to apply for cover?

Complete the attached application or provide travel details to AXA Cooperative branch or to your travel agent. Cover will commence only when this application has been accepted and premium received.

How do I declare a claim?

- Medical Expenses: A medical claim is payable only if AXA has been contacted (+966 1147 80282 travelsmartksa@axa-gulf.com) and has approved the cost. A full medical certificate from the attending doctor must be submitted along with original bills and receipts.
- Theft: You must provide written proof from the police that the incident has been reported.
- Baggage Delay: Written proof of the delayed delivery must be obtained from the airline.

Main Exclusions

- Medical expenses not approved by AXA Assistance
- Cover in the country of residence
- Cost of prosthetics, cosmetic plastic surgery, physiotherapy, pregnancy, pre-existing conditions
- Dental treatment other than emergency dental treatment
- Any consequence attributable directly or indirectly to infection by Human Immunodeficiency Virus and/or any HIVrelated illness
- Willfully, self-inflicted injury or illness, sexually transmitted diseases, solvent abuse, alcoholism, the use of drugs, self-exposure to needless peril
- Practice of a dangerous sport, or practice of sports on a professional basis
- Work of any kind undertaken during the holiday (other than clerical duties)
- Wear and tear, depreciation, mechanical or electrical breakdown or derangement
- Theft not reported to police within 24 hours of discovery
- Willful act of an Insured Person
- Any consequence of war, terrorism and related risks

Application Form

1 PERSONAL DETAILS

First name:	<input type="checkbox"/> M <input type="checkbox"/> F	
Last Name:		
Date of Birth:	Nationality:	Phone no.:
DD/MM/YYYY		
P. O. Box:	City:	Postal Code:

2 TRAVEL DETAILS

Product:	<input type="checkbox"/> Smart	<input type="checkbox"/> Family	<input type="checkbox"/> Schengen
Travel Dates:	From: DD/MM/YYYY	To: DD/MM/YYYY	
Period of Travel:			
<input type="checkbox"/> 5 days	<input type="checkbox"/> 9 days	<input type="checkbox"/> 15 days	<input type="checkbox"/> 22 days
<input type="checkbox"/> 31 days	<input type="checkbox"/> 45 days	<input type="checkbox"/> 62 days	<input type="checkbox"/> 92 days
<input type="checkbox"/> Annual	<input type="checkbox"/> Worldwide	<input type="checkbox"/> Worldwide excluding USA, Canada	
Country(ies) to be Visited:			
<input type="checkbox"/> Adventure Sports Extension (Winter & Water sports, safari, trekking)			
<input type="checkbox"/> Terrorism Cover Extension			
Cover not needed: <input type="checkbox"/> Medical <input type="checkbox"/> Travel Inconvenience			

3 ADDITIONAL MEMBERS

First & Last Name	Nationality	Gender	Date of Birth

4 DECLARATION

I hereby declare that to the best of my knowledge:

- There are no circumstances connected with the holiday which render it abnormal.
- All persons to be insured are in good health.
- There are no reasons of which I am aware why the planned holiday would be cancelled or curtailed.

I hereby subscribe to AXA Travel Smart of which the Terms and Conditions I have read understood and agreed.

Signature:	Date:
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