



PERSONAL ACCIDENT POLICY SCHEDULE

TYPE	:	Personal Accident Insurance - Annual
NAME & ADDRESS OF THE INSURED	:	M/s. Travel Designer WLL Unit -1, Al Matar Al Qadeem Metro Station, Doha, Qatar
BUSINESS	:	Tour Operators
PERIOD OF INSURANCE	:	From 01/12/2023 to 30/11/2024 (both days inclusive)
TERRITORIAL LIMITS	:	24 hours while in Qatar under the supervision of policy holder during excursions and activities
INSURED MEMBERS	:	1,000 All guests and tourists aged between 2 and 79 years.
AGE LIMIT	:	Between 2 and 79 years
ACTIVITIES OF THE INSURED MEMBERS	:	Mostly international guest to visit Qatar, Experience Qatar local tours, Like city tour, Doha express tour, desert safari, camel track tour, farm tour, Museum, etc.
OPERATIVE TIME	:	24 hours while in Qatar under the supervision of policy holder during excursions and activities
INDIVIDUAL POLICY PERIOD	:	Cover starts when an individual starts the tour and ends when the tour is complete, max 6 hours.
CAPITAL SUM INSURED	:	USD 50,000,000 basis of sum insured being USD 50,000 per person
LAW AND JURISDICTION	:	Competent Courts of the State of Qatar.
COVER / BENEFITS		
1. DEATH DUE TO ANY ACCIDENT	:	100 % Sum Insured
2. PERMANENT TOTAL DISABILITY DUE TO ACCIDENT	:	100 % Sum Insured
3. PERMANENT PARTIAL DISABILITY DUE TO ACCIDENT	:	Percentage of Disability as per Continental Scale.
4. MEDICAL EXPENSE ARISING OUT OF ACCIDENTS	:	USD 10,000/- per person



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5. REPATRIATION EXPENSES ARISING OUT OF ACCIDENT : USD 10,000/- per person
6. CONDITIONS : In consideration of the payment of the premium specified, insurer agree to insure the insured's interest in payments made within the terms and conditions of the original policy. This Contract should be read as a whole, in conjunction with any attached clauses, noting that it is subject to:
- Cover ceases after a Permanent Total Disablement or Death Claim
 - Permanent Total Disability is strictly based on Own or Similar Occupation Definition and subject to 12 months waiting period.
 - All claims or circumstances which may potentially lead to a claim must be notified promptly.
 - If the insured shall make a claim knowing the same to be false or fraudulent as regards amount or otherwise, this Contract shall become void and all claims hereunder shall be forfeited.
 - Sanction Limitation Clause
 - Duty of disclosure Clause
 - Cyber Virus Risks Clause
 - Premium Payment Warranty – 30 days
7. EXCLUSIONS : As per original policy wording in addition to the following:
- War, Civil War, Terrorism & other Political Risks
 - Nuclear/Chemical/Biological Terrorism Exclusion
 - Radioactive Contamination
 - Previous disabilities / Pre-existing conditions
- DEDUCTIBLE : MEDICAL EXPENSE EXCESS: USD 125 per person, each and every loss
- ANNUAL PREMIUM : As Agreed,
- DATE OF PROPOSAL AND DECLARATION : Insured's confirmation email dated 26/11/2023.

In witness whereof this Policy has been signed for and on behalf of Doha Insurance Group (Q.P.S.C.) at Doha, Qatar
This December 05, 2023.



THE PARTICIPANT IS REQUESTED TO CAREFULLY READ THIS POLICY AND RETURN IT TO THE COMPANY AT ONCE SHOULD ANY CORRECTION BE NECESSARY.

Invoice No. 1401060055

SOB: 1

Ref: Quot/1/GAC/PAB/3570/2023

Prepared By bhim.raj



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DIG is licensed by QCB according to the provisions of law of QCB and regulation of financial institutions issued by law No. (13) of 2012, and under takes to have QCB's prior written consent for the policy form and each amendment made to such form.

مجموعة الدوحة للتأمين مرخص لها من مصرف قطر المركزي وفقاً لأحكام قانون مصرف قطر المركزي وتنظيم المؤسسات المالية الصادر بالقانون رقم (13) لسنة 2012 ، وتتعهد المجموعة بالحصول على موافقة مسبقة من المصرف على نموذج الوثيقة وعلى كل تعديل يطرأ عليها.



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Handwritten signature.