

SAMAN TRAVEL ASSISTANCE SERVICES

Saman Insurance Company (SIC) will provide the following benefits only when the insured travels outside the country of residence for a maximum of 92 consecutive days.

1. Medical expenses and hospitalization

In the event of sudden illness or injury of the insured outside the country of residence, the assistance company will meet the usual, customary, necessary, and reasonable costs of hospitalization and surgery. The medical team will ensure they maintain the necessary telephone communication with the insurance provider center. Additionally, the attending doctors will oversee the delivery of appropriate healthcare to the insured individuals.

An excess of EUR 25 applies to each claim, except for acute physical injuries or hospitalization for more than 24 hours.

2. Emergency transport and repatriation coverage for illness or accident during travel

In case of an accident or sudden illness, the assistance company will arrange for the insured to be transferred to a well-equipped medical facility or repatriated to their home country.

The assistance company's medical team will determine the appropriate health center for the insured's transfer or assess the need for repatriation based on the severity of the situation or condition.

Following this, the medical team of the assistance company will uphold essential telephone communication with the medical center and the attending doctors responsible for the insured. In cases of minor or less severe illnesses or accidents deemed unnecessary for repatriation by the medical team, the insured will be transferred via ambulance or other suitable means of transport to a location where appropriate medical assistance is available.

3. Emergency dental care

The assistance company will cover emergency dental expenses resulting from bodily injury or sudden illness for the insured or any individual acting on their behalf. This coverage excludes prostheses and definitive fillings. It is limited to alleviating pain,

treating infections, and extracting the affected tooth (limited to the initial emergency visit only).

An excess of EUR 25 applies to each claim.

4. Repatriation of mortal remains

In the unfortunate event of the insured's passing, the assistance company will handle the arrangements for their transportation or repatriation, covering the associated transfer expenses back to the location from which the insured departed the country. However, this coverage does not extend to expenses related to interment, cremation, or funeral ceremonies.

5. Repatriation of the immediate family member traveling with the insured

If the insured is hospitalized for more than ten days due to sudden illness or accident, or in the unfortunate event of their passing, the assistance company will cover the expenses for any accompanying family member(s) who share the same country of residence as the insured at the time of the incident. This assistance is provided under the condition that the accompanying family member(s) are unable to travel by their own means of transportation or the means of transport used for the initial trip. In such cases, the assistance company will act on behalf of the insured and may seek reimbursement for any eligible costs if feasible.

6. Travel of one immediate family member

If the insured requires hospitalization for over ten days due to a covered accident or illness as outlined in the policy, the assistance company will arrange and cover the expenses for the transfer of an immediate family member from the insured's usual country of residence. This includes covering the costs of both outbound and return journeys to the hospital location, as well as accommodation expenses, up to a daily limit of EUR 60 for a maximum of 15 days.

7. Legal assistance

The SIC commits to arranging and covering legal expenses on behalf of the insured, up to the equivalent of EUR 1500 in the local currency. This coverage extends to legal defense costs if the insured is prosecuted for civil liability under the prevailing civil code of the country due to accidental damage caused to a third party or for unintentional violation or disregard of local administrative laws in private life situations as an ordinary

citizen. However, claims related to a motor vehicle's use, possession, or safekeeping are excluded from this coverage.

8. Loss of passport, driving license, national ID card

If the insured loses their passport, driving license, or national identity card while traveling abroad, the assistance company will offer guidance on the required procedures to obtain a replacement from the relevant local authorities or entities. Additionally, the assistance will cover the costs associated with any necessary travel for obtaining a new passport, driving license, national identity card, or equivalent consular document, up to a limit of EUR 200.

9. Return of child(ren) left unattended

In the event that an insured individual is evacuated or repatriated under the assistance services for "transport or repatriation in case of illness or accident" or "repatriation of mortal remains," and is unable to attend to any child under the age of fifteen who may be traveling with them, the assistance company will arrange and cover the expenses for the return of the child. This will be conducted under the supervision of an adult accompanying person.

10. Relay of urgent messages and medical referral

The assistance company will handle the transmission of urgent messages on behalf of the insured parties pertaining to any covered events outlined in the policy.

Upon request from the insured, the assistance company will furnish basic information including the names of nearby doctors, specialists, dentists, or paramedical staff, as well as the locations of hospitals, medical centers, pharmacies, or ambulances. However, this information will exclude any medical diagnoses.

11. Emergency repatriation following the death of a close family member

If the insured is required to shorten their journey due to the passing of a close family member (up to second grade), the assistance company will cover the expenses for their travel back to their usual country of residence if they are unable to do so by their own means or the transportation arranged for the trip.

The insured must provide evidence, documents, or certificates verifying the circumstances leading to the journey's interruption, such as a death certificate.

12. Delivery of medicines

The assistance company will bear the costs associated with dispatching emergency medication prescribed by the beneficiary's doctor, even if the prescription was issued prior to the trip or is not readily available at the current location.

13. Delay in arrival of luggage

If the beneficiary's accompanied checked-in luggage is temporarily lost during their journey and remains unrecovered for up to twelve (12) hours after their arrival at the scheduled destination (excluding their home country, Iran), the assistance company will reimburse the insured for expenses incurred at the destination for emergency purchases of essential clothing and toiletries. This coverage extends up to the amount specified in the policy schedule and must be claimed within forty-eight (48) hours or prior to the return of the luggage, whichever occurs first.

Before any compensation can be processed, the SIC will require a written declaration and/or certificate from the airline carrier (or their handling agents) confirming the number of hours of delay, the reason for the delay, and the original invoices from the beneficiary.

14. Loss of registered luggage

If the beneficiary's accompanied checked-in luggage is not delivered to them within 21 days of their arrival at the scheduled destination (excluding their home country, Iran), the assistance company will compensate the insured. Compensation will be based on indemnification of EUR 20 per kilogram, up to a maximum of forty kilograms (40 kgs) as specified in the policy schedule.

Before compensation can be provided, the assistance company will require a written declaration and/or certificate from the airline carrier confirming the loss and the weight of the registered luggage from the beneficiary.

15. Baggage and personal effects assistance

The assistance company will provide guidance to the insured on reporting the theft or loss of their baggage and personal belongings and will assist in making arrangements to locate them.

If the aforementioned belongings are recovered, the assistance company will take responsibility for forwarding them to the insured's planned travel destination or their usual country of residence. In such a scenario, the insured is obligated to return any compensation received for the loss as per the terms outlined in this policy.

16. Delayed departure

In the event that the departure of the public transport arranged by the insured for international travel is delayed by a minimum of six (6) hours, the assistance company will reimburse any additional expenses incurred due to the delay. This includes transportation, hotel accommodation, and meals upon presentation of the original invoices.

The reimbursement limits are as follows:

- Up to EUR 45 for delays exceeding six hours.
- An additional EUR 45 for delays exceeding twelve hours.
- Another EUR 45 for delays exceeding eighteen hours.
- An extra EUR 45 for delays exceeding twenty-four hours.

The total maximum limit for all expenses covered under this policy is EUR 180.