

Tune Protect Travel Assurance - FAQ

1. What is Tune Protect Travel Assurance?

Tune Protect Travel Assurance is a comprehensive insurance plan designed specifically to meet the needs of Individuals travelling overseas. Among the benefits provided are medical related benefits, personal accident benefits, travel inconvenience benefits and 24/7 Emergency Assistance. For full list of benefits, please refer to policy terms and conditions.

2. Does Tune Protect Travel Assurance enforce age limit?

Yes, the passengers must be at least 30 days old and does not exceed 75 years of age to qualify for Tune Protect Travel Assurance.

3. Who is eligible to purchase?

Residents of UAE or Non-Residents departing from UAE or arriving into UAE.

4. Can I purchase Tune Protect Travel Assurance after I have departed and still be covered?

No. You must purchase the cover prior to your scheduled departure.

5. What is the maximum period of coverage and Benefits for an annual plan?

Annual Plan coverage: 90 consecutive days for an Overseas Trip irrespective of the number of trip in a year.

6. If I am travelling to multiple countries, do I need to buy a separate plan for each country?

If you are travelling to multiple countries within the same trip, you can be covered under one policy.

7. Can I extend my policy period after the commencement of my trip?

Yes. Your coverage is automatically extended for a period of 3 days beyond your maximum coverage period offered by Tune Protect Travel Assurance, if your Return Flight is rescheduled to a later date.

8. What is my maximum coverage period offered by Tune Protect Travel Assurance?

We offer coverage based on the travel itinerary booked and the table below will provide an indicative understanding of your maximum coverage period.

Basic	Extension Offered
1 – 7 Days	Day 8 to 10
8 – 15 Days	Day 16 to 18
16 – 30 Days	Day 31 to 33
31 – 60 Days	Day 61 to 63
61 – 90 Days	Day 91 to 93

9. Will I be covered for an illness that I am already suffering from or have suffered in the past?

No. Tune Protect Travel Assurance does not cover any pre-existing condition occurring within 2 Years prior to the policy effective date or a condition for which hospitalization or surgery was required within a five (5) year period preceding the policy effective date.

10. What do I need to do if there are changes to my contact details or trip information?

Please inform us at travelassurance@tuneprotect.com

11. Can the policy be cancelled?

a) Your single trip policy can be cancelled subject to our approval provided that your request date is **prior** to the commencement date (Start Date) of the trip or period of insurance.

b) Your annual policy will be cancelled from the 1st day of the month following a cancellation request and refund of premium will be in accordance with the short rate table for the unused period of cover.

You may cancel your policy by giving us 30 days written notice to our registered address or email to travelassurance@tuneprotect.com

12. Who is your Emergency Assistance company?

Asia Medical Assistance Pvt. Ltd. (AMA)

C/o Private Hospital 4th Floor

DLF city II, MG Road

Gurgaon Haryana

India 122002

13. Whom do I contact for Emergency Assistance or Medical Evacuation / Repatriation whilst being overseas?

Please contact the nearest Asia Medical Assistance Pvt. Ltd. (AMA) via our network below:

Middle East	Indian Subcontinent	Europe / North Africa	US & Canada
Tune Protect Commercial Brokerage LLC Blue Bay Tower, Level 8, No. 807, Business Bay Dubai, UAE P.O. Box: 124177	Asia Medical Assistance Pvt Ltd C/o Private Hospital 4th Floor , DLF city II, MG Road Gurgaon Haryana India 122002	AMA Assistance GmbH C/o Regus Vienna Le Palais Herrengasse 1-3, 2nd floor 1010 Wien, Austria	Tune Protect Commercial Brokerage LLC Blue Bay Tower, Level 8, No. 807, Business Bay Dubai, UAE P.O. Box: 124177
Telephone: +97143619210	Telephone: +911244688488	Telephone: +441786310605	Telephone: +17864727700
Email: travelassurance@tuneprotect.com			
Company Union Insurance Company P.S.C, 12th Floor & 13th Floor, Single Business Tower Bay, P.O. Box :1192227, Dubai UAE.			

You may Reverse Charge the call where this service is available.

Please contact AMA **prior** to any admission to Medical Centre / Hospital whilst abroad.

In this instance if it is cashless, i.e. you will not be required to pay except where the charges have exceeded the **benefit limit**.

14. I need to make a claim, what do I do?

You may submit your claim(s) online or via post. Kindly click on "Make a Claim" tab at

<https://claims.tune2protect.com>

IMPORTANT: Please notify us within 30 days of you becoming aware of an incident or loss leading to a claim.

15. Do I have to pay my medical bills abroad?

In cases requiring medical attention but not relating to evacuation or repatriation, you should pay the costs of the medication first and seek reimbursement later.

16. What documents will I need to prepare when I submit an online claim?

The checklist is available when you log on to register a claim with us. Where required, we shall request for further documentation and / or information from you.

17. I don't have receipts for my personal items. Can I still make a claim?

You may make a claim but please be aware that we require proof of ownership for the item(s) therefore it is a minimum requirement that you provide evidence of ownership. As a gesture of goodwill, we may accept Warranty Cards and credit card statement as evidence of proof of ownership.

18. Will I have to bear any 'Excess'?

Under Tune Protect Travel Assurance, excess applies to Medical Expenses. Please refer to the Schedule of benefits for further details.

19. Am I covered for medical expenses should I be diagnosed with swine flu (H1N1) whilst on my trip?

Under the Tune Protect Travel Assurance's General Exclusions, it is stated that the insurance does not cover any loss resulting directly and indirectly (in whole or in part) from pandemic or epidemic which includes swine flu (H1N1), thus the claim will not be payable.

20. Am I insured whilst pregnant?

Yes, you are. However, you are NOT covered for pregnancy related illnesses such as miscarriage, childbirth, any treatment relating to birth control, treatment pertaining to infertility or any other complication arising there from.

21. Can I cancel my trip if one of my relatives is taken ill (1) before my trip or (2) during my trip?

If any one of your immediate family member is admitted to the hospital (where treatment is medically necessary) then you may (1) cancel prior to departure of the trip or (2) curtail as in cancel midway through the trip and the policy will cover the loss. This is merely a general explanation; please refer to the policy for more details.

22. What is the definition of Immediate Family Members?

Immediate family member refers to:

- i) Legal Spouse;
- ii) Legitimate children, including legally adopted children;
- iii) Children-In-Law;
- iv) Siblings;
- v) Parents;
- vi) Parents-In Law;
- vii) Grandparents

of the insured who resides in UAE.

23. I'm due to go on holiday in a few days' time and there has been a natural disaster which may cause me some travel disruption - will I be able to claim if I cancel my trip?

As a result of natural disasters such as volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire in your place of residence occurring within 14 days prior to departure from UAE, you may claim for trip cancellation if you cancel your trip and suffer loss of deposits

or payment made in advance or which is contracted to be paid for the Trip for all or one of the following:

- i) air-ticket
- ii) hotel
- iii) tours
- iv) car rental

24. I am already on holiday and during that time there is a natural disaster, will I be able to claim if I cancel my trip to return home?

You are covered for natural disasters but only in your planned trip destination(s). As an example, if your planned trip is to Tokyo, Japan, then you may claim for the cancelled trip if the natural disaster happens in Tokyo. If the disaster is in another city it is not covered.

25. My travel has been delayed due to adverse weather conditions, what should I do?

You may claim under the policy for the delay with written confirmation from the carrier (e.g. airline) but subject to terms & conditions of the policy.

26. During my holiday, am I covered for loss due to terrorist attack?

Yes. You are covered for death, Total Permanent Disablement (TPD) and/or Medical treatment. You are advised to refer the policy wordings for full details.

27. What if my luggage is stolen while I am on holiday?

If theft occurred in a common carrier, please notify the responsible officer immediately. On the other hand, if the theft occurs whilst on a motor coach or during your stay in the hotel, please notify the police within 24 hours.

We require a formal written report from the relevant authorities when you make a claim.

28. Am I covered if my flight is delayed and I miss a connecting flight?

The departure flight from UAE is covered for flight delay exceeding 4 hours however the policy does not cover missed flight connection.

29. My entire family is travelling with me. In case there is a burglary at home, will the policy cover us?

Depending on the type of plan purchased, the policy has a Home Away Protection cover that protects your home contents against theft up to the limit of Sum Insured.

30. Can I claim for theft of home contents if a member of my family is at home while the rest of the family are away on holiday?

The policy covers if the house is left vacant for the duration of the trip and the theft occurs after the trip commences and before your return home. Since a member of the family was at home when the theft occurred, the claim is not payable.

31. In my up-coming trip I intend to drive a rented car. If I meet with an accident, am I covered?

It is important to ensure that you have a valid driving license to drive in your destination country. If you meet with an accident, you are covered by the policy. Please note however, that you will not be covered under the Personal Liability section as this cover should be provided by the car rental company

32. How are claims paid?

Payment of any claim shall be in US Dollar (USD) or its equivalent in other currency at the prevailing rate as per the Central Bank of the policy Issuance Country at the time of effecting payment.

33. What do I do if I have any enquires?

Please contact Asia Medical Assistance Pvt. Ltd. (AMA) via our network below:

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Email: travelassurance@tuneprotect.com			
<u>Company</u> Union Insurance Company P.S.C, 12th Floor & 13th Floor, Single Business Tower Bay, P.O. Box :1192227, Dubai UAE.			

Tune Protect Travel Takaful Assurance - FAQ

1. What is Tune Protect Travel Takaful Assurance?

Tune Protect Travel Takaful Assurance Scheme insuring each Policyholder named in the Takaful Membership Certificate. The Company will provide each Policyholder with Takaful Cover in the manner described in each section of this Policy subject to the terms, provisions, conditions, limitations and exclusions therein and the General Exclusions and General Conditions of this policy. For full list of benefits, you may visit our Microsite at <https://claims.tune2protect.com>

2. Does Tune Protect Travel Takaful Assurance enforce age limit?

Yes, the Policyholder does not exceed 75 years of age to qualify for Tune Protect Travel Takaful Assurance. For family plan, a child must be under 18 years old and maximum 3 children in the Takaful Membership Certificate.

3. Who is eligible to purchase?

UAE Nationals and Residents of UAE at the time of enrolment.

4. Can I purchase Tune Protect Travel Takaful Assurance after I have departed and still be covered?

No. You must purchase the cover prior to your scheduled departure.

5. What is the maximum period of coverage?

Up to 90 days duration within the geographical limits outside of the Country of Residence.

6. If I am travelling to multiple countries, do I need to buy a separate plan for each country?

If you are travelling to multiple countries within the same trip, you can be covered under one policy.

7. Will I be covered for an illness that I am already suffering from or have suffered in the past?

No. Tune Protect Travel Takaful Assurance does not cover the disease that the Insured suffered prior to the date of taking out this policy, even if it was not diagnosed or known.

8. What do I need to do if there are changes to my contact details or trip information?

Please inform us at travelassurance@tuneprotect.com

9. Can the policy be cancelled?

You may cancel your policy by giving us 30 days written notice to our registered address or email to travelassurance@tuneprotect.com

10. Who is your Emergency Assistance company?

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C/o Private Hospital 4th Floor
DLF city II, MG Road
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India 122002

11. Whom do I contact for Emergency Assistance or Medical Evacuation / Repatriation whilst being overseas?

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Email: travelassurance@tuneprotect.com			
Company Dubai Islamic Insurance & Reinsurance Company LOB 17 Office No. 322 Jabel Ali Free Zone, Dubai UAE.			

You may Reverse Charge the call where this service is available.

Please contact AMA **prior** to any admission to Medical Centre / Hospital whilst abroad.

In this instance if it is cashless, i.e. you will not be required to pay except where the charges have exceeded the **benefit limit**.

12. I need to make a claim, what do I do?

You may submit your claim(s) online or via post. Kindly click on "Make a Claim" tab at <https://claims.tune2protect.com>

IMPORTANT: Please notify us within 30 days of you becoming aware of an incident or loss leading to a claim.

13. Do I have to pay my medical bills abroad?

In cases requiring medical attention but not relating to evacuation or repatriation, you should pay the costs of the medication first and seek reimbursement later.

14. What documents will I need to prepare when I submit an online claim?

You may make a claim but please be aware that we require proof of ownership for the item(s) therefore it is a minimum requirement that you provide evidence of ownership. As a gesture of goodwill, we may accept Warranty Cards and credit card statement as evidence of proof of ownership.

15. I don't have receipts for my personal items. Can I still make a claim?

You may make a claim but please be aware that we require proof of ownership for the item(s) therefore it is a minimum requirement that you provide evidence of ownership. As a gesture of goodwill, we may accept Warranty Cards and credit card statement as evidence of proof of ownership.

16. Will I have to bear any 'Excess'?

Under Tune Protect Travel Takaful Assurance, excess applies to Medical Expenses. Please refer to the Schedule of benefits for further details.

17. Am I insured whilst pregnant?

Yes, you are. However, you are NOT covered for pregnancy related illnesses such as miscarriage, childbirth, any treatment relating to birth control, treatment pertaining to infertility or any other complication arising there from.

18. Can I cancel my trip if one of my relatives is taken ill (1) before my trip or (2) during my trip?

If any one of your immediate family member is admitted to the hospital (where treatment is medically necessary) then you may (1) cancel prior to departure of the trip or (2) curtail as in cancel midway through the trip and the policy will cover the loss. This is merely a general explanation; please refer to the policy for more details.

19. What is the definition of Immediate Family Members?

Immediate family member refers to:

- i) Legal Spouse i.e husband or wife;
- ii) Daughter;
- iii) Son;
- iv) Siblings;
- v) Parents;

of the insured who resides in UAE.

20. I'm due to go on holiday in a few days' time and there has been a natural disaster which may cause me some travel disruption - will I be able to claim if I cancel my trip?

As a result of natural disasters such as volcanic eruption, flood, earthquake, tsunami, hurricane or wildfire in your place of residence occurring within 14 days prior to departure from UAE, you may claim for trip cancellation if you cancel your trip and suffer loss of deposits or payment made in advance or which is contracted to be paid for the Trip for all or one of the following:

- i) air-ticket
- ii) hotel
- iii) tours
- iv) car rental

21. I am already on holiday and during that time there is a natural disaster, will I be able to claim if I cancel my trip to return home?

You are covered for natural disasters but only in your planned trip destination(s). As an example, if your planned trip is to Tokyo, Japan, then you may claim for the cancelled trip if the natural disaster happens in Tokyo. If the disaster is in another city it is not covered.

22. My travel has been delayed due to adverse weather conditions, what should I do?

You may claim under the policy for the delay with written confirmation from the carrier (e.g. airline) but subject to terms & conditions of the policy.

23. What if my luggage is stolen while I am on holiday?

If theft occurred in a common carrier, please notify the responsible officer immediately. On the other hand, if the theft occurs whilst on a motor coach or during your stay in the hotel, please notify the police within 24 hours.

We require a formal written report from the relevant authorities when you make a claim.

24. Am I covered if my flight is delayed and I miss a connecting flight?

The departure flight from UAE is covered for flight delay exceeding 4 hours however the policy does not cover missed flight connection.

25. My entire family is travelling with me. In case there is a burglary at home, will the policy cover us?

No, these circumstances of loss does not cover under Tune Protect Travel Takaful Assurance.

26. Can I claim for theft of home contents if a member of my family is at home while the rest of the family are away on holiday?

No, the claim is not payable.

27. How are claims paid?

Payment of any claim shall be in US Dollar (USD) or its equivalent in other currency at the prevailing rate as per the Central Bank of the policy Issuance Country at the time of effecting payment.

28. What do I do if I have any enquires?

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Email: travelassurance@tuneprotect.com			
Company Dubai Islamic Insurance & Reinsurance Company LOB 17 Office No. 322 Jabel Ali Free Zone, Dubai UAE.			

Tune Protect Travel Takaful Hajj & Umrah Assurance - FAQ

1. What is Tune Protect Travel Takaful Hajj & Umrah Assurance?

Tune Protect Travel Takaful Hajj & Umrah Assurance Scheme insuring each Policyholder named in the Takaful Membership Certificate. The Company will provide each Policyholder with Takaful Cover in the manner described in each section of this Policy subject to the terms, provisions, conditions, limitations and exclusions therein and the General Exclusions and General Conditions of this policy during Hajj and/or Umrah trips. For full list of benefits, you may visit our Microsite at <https://claims.tune2protect.com>

2. Does Tune Protect Travel Takaful Hajj & Umrah Assurance enforce age limit?

Yes, the Policyholder does not exceed 75 years of age to qualify for Tune Protect Travel Takaful Hajj & Umrah Assurance. For family plan, a child must be under 18 years old and maximum 3 children in the Takaful Membership Certificate.

3. Who is eligible to purchase?

UAE nationals and Residents of UAE at the time of enrolment.

4. Can I purchase Tune Protect Travel Takaful Hajj & Umrah Assurance after I have departed and still be covered?

No. You must purchase the cover prior to your scheduled departure.

5. What is the maximum period of coverage?

Up to 45 days duration within the geographical limits outside of the Country of Residence.

6. Will I be covered for an illness that I am already suffering from or have suffered in the past?

No. Tune Protect Travel Takaful Assurance does not cover the disease that the Insured suffered prior to the date of taking out this policy, even if it was not diagnosed or known.

7. What do I need to do if there are changes to my contact details or trip information?

Please inform us at travelassurance@tuneprotect.com

8. Can the policy be cancelled?

You may cancel your policy by giving us 30 days written notice to our registered address or email to travelassurance@tuneprotect.com

9. Who is your Emergency Assistance company?

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10. Whom do I contact for Emergency Assistance or Medical Evacuation / Repatriation whilst being overseas?

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You may Reverse Charge the call where this service is available.

Please contact AMA **prior** to any admission to Medical Centre / Hospital whilst abroad.

In this instance if it is cashless, i.e. you will not be required to pay except where the charges have exceeded the **benefit limit**.

11. I need to make a claim, what do I do?

You may submit your claim(s) online or via post. Kindly click on “Make a Claim” tab at <https://claims.tune2protect.com>

IMPORTANT: Please notify us within 30 days of you becoming aware of an incident or loss leading to a claim.

12. Do I have to pay my medical bills abroad?

In cases requiring medical attention but not relating to evacuation or repatriation, you should pay the costs of the medication first and seek reimbursement later.

13. What documents will I need to prepare when I submit an online claim?

You may make a claim but please be aware that we require proof of ownership for the item(s) therefore it is a minimum requirement that you provide evidence of ownership. As a gesture of goodwill, we may accept Warranty Cards and credit card statement as evidence of proof of ownership.

14. I don't have receipts for my personal items. Can I still make a claim?

You may make a claim but please be aware that we require proof of ownership for the item(s) therefore it is a minimum requirement that you provide evidence of ownership. As a gesture of goodwill, we may accept Warranty Cards and credit card statement as evidence of proof of ownership.

15. Will I have to bear any 'Excess'?

Under Tune Protect Travel Takaful Hajj & Assurance, excess applies to Medical Expenses. Please refer to the Schedule of benefits for further details.

16. Am I insured whilst pregnant?

Yes, you are. However, you are NOT covered for pregnancy related illnesses such as miscarriage, childbirth, any treatment relating to birth control, treatment pertaining to infertility or any other complication arising there from.

17. Can I cancel my trip if one of my relatives is taken ill (1) before my trip or (2) during my trip?

Yes, you can. However, no benefit coverage for these circumstances of loss under Tune Protect Travel Takaful Hajj & Umrah Assurance.

18. What is the definition of Immediate Family Members?

Immediate family member refers to:

- vi) Legal Spouse i.e husband or wife;
- vii) Daughter;
- viii) Son;
- ix) Siblings;
- x) Parents;

of the insured who resides in UAE.

19. What if my luggage is stolen while I am on Hajj & Umrah Trip?

If theft occurred in Air Common Carrier, please notify the responsible officer immediately. On the other hand, if the theft occurred during the trip, please notify the police within 24 hours. We require a formal written report from the relevant authorities when you make a claim.

20. How are claims paid?

Payment of any claim shall be in US Dollar (USD) or its equivalent in other currency at the prevailing rate as per the Central Bank of the policy Issuance Country at the time of effecting payment.

21. What do I do if I have any enquires?

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