

The American Express Gold Credit Card

Emergency Assistance

Service Provider

- Assistance Services Offered by Gulf Assist
- Call collect the Emergency Assistance Service Number on 800 89 73 222 or +973 17 21 88 99 from outside the Kingdom

HOURS OF OPERATION

24 Hours A Day - 7 Days A Week - 365 Days A Year

Definition of the Covered Persons

1. American Express Cardmember with The American Express Gold Credit Card issued in Saudi Arabia by Amex (Saudi Arabia) Limited.
2. His/her dependent family members

Period of Coverage

- Annual

Geographical Coverage

World-wide, outside the Kingdom of Saudi Arabia

Content of the Assistance Services:

There are four components of the Emergency Assistance program:

1. Medical Emergency Assistance
2. Legal Emergency Assistance
3. Personal Assistance
4. Travel Oriented Assistance

Actual services included in each component are described below:

1. MEDICAL EMERGENCY ASSISTANCE

The covered person is entitled to obtain:

Referrals to Medical Services:

Abroad

Physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

Dispatch of a doctor on the spot:

Abroad

If the Covered Person's condition or the circumstances require it; the cost of health treatment and any doctor's fees shall be borne by the Cardmember.

Hospital Admission:

Abroad

Organisation of hospital admission and, if requested, the guarantee of medical expenses (to be charged to Cardmember's account and subject to authorisation by Amex (Saudi Arabia) Limited).

Dispatch of necessary medicines which cannot be found locally:

Abroad

The cost of the medicine shall be borne by the Cardmember. The cost of shipment shall be borne by Gulf Assist

Replacement of broken, lost or stolen glasses or contact lenses:

Abroad

The cost of the actual lenses or glasses shall be borne by the Cardmember. The cost of shipment shall be borne by Gulf Assist

Transfer of lost or forgotten prescriptions:

No limitations

When possible by law, Gulf Assist shall endeavour to facilitate the transfer of a prescription from a Cardmember's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by the Cardmember.

2. LEGAL ASSISTANCE

Lawyer Referrals Abroad

Legal Assistance	1,000US\$	Abroad
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If the Covered Person is jailed (or threatened to be) following a road traffic accident, Gulf Assist shall appoint and advance the fees of a lawyer (to be charged to Cardmember's account and subject to authorization by Amex (Saudi Arabia) Limited)

Advance payment for bail bond	10,000 US\$	Abroad
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If the Covered Person is jailed (or threatened to be) following a road traffic accident, Gulf Assist shall advance the bail bond (to be charged to Cardmember's account and subject to authorization by Amex (Saudi Arabia) Limited)

3. PERSONAL EMERGENCY ASSISTANCE

Information for preparing a journey	No limitations
Information on visas, passports	No limitations
Information on inoculation requirements for foreign travel	No limitations
Information on customs and duty regulations	No limitations
Information on foreign exchange rates and value added taxes	No limitations
Referrals to American Express Travel Service Offices World-wide	No limitations
Referrals to Embassies or Consulates	Abroad
Referrals to Interpreters	Abroad
Dispatch of an Interpreter	Abroad

In case of imprisonment or hospitalization and circumstances demand the services of an interpreter, Gulf Assist shall make the necessary arrangements (to be charged to the Cardmember's account and subject to authorization by Amex (Saudi Arabia) Limited).

4. TRAVEL ORIENTED EMERGENCY ASSISTANCE

Cash advances	Up to 1,000 US\$
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In the event of lost or stolen cash, Travellers Cheques, credit and charge cards or in the event that there are no American Express Travel Service Offices or ATMs available at the Cardmember's location, Gulf Assist shall advance cash to the Cardmember (to be charged to Cardmember's account and subject to authorisation by Amex (Saudi Arabia) Limited).

Urgent message relay	No limitations
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Transmission of urgent messages from the Covered Person to relatives, business associates, friends residing in his/her country of residence and vice versa.

Luggage assistance

No limitations

Gulf Assist shall provide assistance in locating lost luggage and shall provide to the Cardmember regular updates on the location status.

Assistance for return trip

Up to 1,000 US\$

In case of loss or theft of the American Express Card or identity papers necessary to return home, Gulf Assist shall provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided (to be charged to Cardmember's account and subject to authorization by Amex (Saudi Arabia) Limited).