AMERICAN EXPRESS

CHUBB Arabia
Insurance Policy

CHUBB®

POLICY# AMXCHB4 0001/21-01

The document, the Schedule and any endorsement(s) attached form **Your Certificate**.

This document sets out the conditions of the **Certificate** between **You** and **Us**. It should be kept in a safe place. Please read the whole document carefully. It is arranged in different sections. It is important that **You** comply with **Your** duties under each section and under the insurance as a whole

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01

SECTION	THE CERTIFICATE OF INSURANCE

1.1 This **Certificate** is a Plan of insurance. This document contains the details of the cover, and the terms, conditions and exclusions relating to each **Cardholder**, and is the basis upon which all claims will be settled.

1.2 In consideration of payment of the contribution by the **Plan-holder**, the **Cardholder** is entitled to payment of **Benefits** and **Services** under this **Certificate**, during the **Period of insurance**, within the geographical limits, subject to the terms, conditions and exclusions.

1.3 The **Benefits** are underwritten by Chubb Arabia Cooperative Insurance Company **"Operator"**.

1.4 The **Services** are either provided or arranged by **Chubb Assistance**. In certain cases where **Chubb Assistance** arranges assistance services, the cost of such Services must be borne by the **Cardholder**.

1.5 This insurance shall be governed by the applicable Laws of the Kingdom of Saudi Arabia in any dispute arising hereunder.

02

SECTION GENERAL DEFINITIONS

2.1 The following words or expressions shown below appear in bold in this **Certificate** and have the following meanings wherever they appear

Accident shall mean any sudden, unexpected, external and violent and specific event which occurs at an identifiable point in time and place during a **Journey** which results in **Illness**.

Act of Terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Baggage shall mean accompanied personal goods belonging to the **Cardholder** or for which the **Cardholder** is responsible, and which are taken by the **Cardholder** on a Journey or acquired by the **Cardholder** during a **Journey**. **Baggage** shall include **Valuables**.

Benefits shall mean the benefits supplied by **Operator** under the terms and conditions of this Certificate, as set out in sections 6 to 18 inclusive.

Bodily Injury shall mean identifiable physical injury or death, which is caused by an **Accident** during a **Journey**.

Card shall mean a card issued pursuant to the **Plan-holder's** card program in which the **Benefits** and Services of this Certificate have been incorporated.

Cardholder/s shall mean any person not yet 81 (eighty one) years old who is a holder of a Amex Bank Card issued by the **Plan-holder** bearing Bank Identification Number (BIN), and will include any **Family** who are also resident in **Principal Country of Residence** and are all travelling with the **Cardholder** on a **Journey** from his/her **Principal Country of Residence** with pre-assigned ticketing.

Certificate shall mean this certificate of insurance.

Chubb Assistance shall mean

1. The telephone advice, information and counselling services; and/ or
2. The travel assistance and emergency medical and repatriation services arranged by Chubb.

Common Carrier shall mean any land, water or air conveyance operated under a valid license for the transportation of fare-paying passengers and which run to a schedule published timetable

Compulsory Inclusion shall mean the automatic provision of **Benefits** and Services to the Cardholders where the **Benefits** and Services are not offered on an optional basis.

Covered Purchase shall mean the product purchased by the **Cardholder** in his/her name for which the full purchase price is charged to the respective Cardholders' Amex Bank Card, is new (must not have been used in any way at the time of purchase) and is only used wholly for personal, domestic or non--commercial purposes.

Default shall mean any breach of the obligations of either Party or any act, omission, negligent act or statement of either Party, its employees, agents or sub-contractors and in respect of which liability arises from the defaulting Party to the other.

Dependent Children shall mean the children, stepchildren and legally adopted children of the **Cardholder** who are:

(i) Unmarried; and
(ii) living with such **Cardholder** (unless living elsewhere whilst in full time education); and
(iii) under 19 years of age (or under 24 years of age if in full time education).

Effective Date shall mean 01 November 2022.

Expiry Date shall mean 31 October 2023.

Family shall mean the **Spouse** and **Dependent Children** of the **Cardholder**.

Hijack shall mean the unlawful seizure or wrongful exercise of control of an aircraft, conveyance or the crew thereof.

Illness shall mean any sudden and unexpected deterioration of health, that first manifests during a **Journey** and which is certified by a **Physician** and agreed by **Chubb Assistance**.

Journey shall mean the first 91 days of any round trip falling entirely within the **Period of insurance**, where at least 50% of the total value of tickets for travel on a **Common Carrier** have been paid by using such **Cardholder's** Amex Bank Card

issued by the **Plan-holder**. The Journey shall be deemed to have begun with the **Cardholder's** departure from the home where such **Cardholder** normally resides and shall have ended upon return to that home.

Loss of Limb shall mean permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle.

Medical Expenses shall mean all reasonable costs necessarily incurred outside the **Cardholder's Principal Country of Residence** for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a **Physician**.

Money shall mean coins, bank notes, postal and Money orders, signed travellers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.

Party shall mean a party to this Plan of insurance

Period of insurance shall mean the period between the **Effective Date** and the Expiry Date.

Physician shall mean a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed; however, such definition will exclude chiropractors, physiotherapists, homeopaths, and naturopaths. In addition, a **Relative** of the **Cardholder** cannot be considered a **Physician**.

Plan-holder shall mean Amex Bank, KSA.

Pre-existing Health Disorder or Condition shall mean any **Illness**, defect, physical infirmity or condition, including sequela or complications thereof that in the opinion of a **Physician** can reasonably be related thereto or for which the Cardholder is receiving or has received medical treatment, advice or investigation prior to the **Journey** or for which the **Cardholder** is receiving or has received medical treatment, advice or investigation from a doctor, dentist, chiropractor, physiotherapist or naturopath prior to the **Journey**. This includes chronic or ongoing medical or dental conditions which **You** were aware of, or of which **You** could expect to be aware of that may lead to a claim under this **Certificate**.

Principal Country of Residence shall mean that country (Kingdom of Saudi Arabia, for the purposes of this Plan) in which the **Cardholders** has his/her Principal place of residence. In the event of dual nationality, the Cardholder assumes the nationality of their **Principal Country of Residence** for the purposes and for the duration of this insurance.

Relative(s) shall mean **Spouse** or common law partner, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother-in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter or fiancé of a **Cardholde**r.

Serious Medical Condition shall mean a condition, which in the opinion of a **Physician** and as agreed by **Chubb Assistance** requires emergency medical treatment to avoid death or serious impairment to the **Cardholder's** health. In determining whether such a condition exists, the **Physician** may consider the **Cardholder's** geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Services shall mean the 24-hour assistance and other related emergency services to be provided by **Chubb Assistance** as described in section 6 of this **Certificate**.

Spouse shall mean either the **Cardholder's** legal wife/husband or, the **Cardholder's** common law partner who has cohabited with the **Cardholder** at the same address for a continuous period of at least 1(one) year prior to the **Journey**.

Operator/ We/ Us shall mean Chubb Arabia Cooperative Insurance Company.

Valuables shall mean jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, audio, video, computer, television and telecommunications equipment (including Compact Discs, Digital Video Discs, tapes, films, cassettes, cartridges, batteries and headphones), computer games, handheld consoles/computers and games, iPods/MP3/MP4 players and associated equipment, telescopes, binoculars, sports/activity equipment (excluding winter sports equipment) and photographic equipment only.

You shall mean the **Cardholder**.

03

SECTION GEOGRAPHICAL LIMITS

3.1 The Services and **Benefits** described in this **Certificate** are provided on a worldwide basis.

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SECTION ELIGIBILITY

4.1 Only those Cardholders who are resident in **Principal Country of Residence** and are not yet 81 (eighty-one) years old on the **Effective Date** or renewal date shall be eligible for **Benefits** and/or Services under this insurance.

4.2 The **Cardholder** is eligible for the **Benefits** and/or Services in accordance with the terms and conditions of this **Certificate** or any other eligibility criteria set by the Client in writing with the prior agreement from **Operator** and/or **Chubb Assistance**.

4.3 The **Benefits** and Services provided to the Cardholders shall be on a **Compulsory** Inclusion basis.

05

SECTION PERIOD OF INSURANCE

5.1 This **Certificate** shall commence on the **Effective Date** and shall be in force until the **Expiry Date**.

5.2 Any **Party** may immediately terminate this **Certificate** on written notice to the other **Party** in the event that:

(i) the other **Party** shall be in **Default** of the performance or observance of any material covenants or provisions hereof and such **Party** shall have failed to remedy such **Default** or breach within 30 (thirty) days after receiving written notice of such **Default** or breach; or

(ii) any material representation or warranty made by the other **Party** is false or untrue when made; or

(iii) the other **Party** shall make a general assignment for the benefit of creditors or a resolution is passed or a petition is presented against the other **Party** for liquidation, winding-up or dissolution or for the appointment of a liquidator, receiver, trustee, judicial manager or similar official of all or a substantial part of its assets or if execution or any form of action is levied or taken against any of its assets.

5.3 In the event of termination or expiry of this **Certificate**, both Parties shall be relieved of all future liabilities as at the date of termination or **Expiry Date**, whichever is applicable.

5.4 All Cardholders are entitled to the **Benefits** and Services from the date of activation of their Card account or the date the **Cardholder** has been notified to **Operator**, whichever comes later and subject to the appropriate contribution having been paid to **Operator**.

5.5 The entitlement to **Benefits** and Services will cease automatically on the date **Operator** provides written notification of the deletion of the **Cardholder** or the termination of the **Cardholder** Amex Bank card account or the termination of the Amex Bank card account, whichever comes first.

5.6 A **Cardholder's** eligibility for the **Benefits** and Services shall cease on the earliest

(i) the date the **Cardholder** as shown is no longer eligible for the **Benefits** and Services pursuant to this **Certificate**; or

(ii) the Date of Termination or **Expiry Date**, whichever occurs first.

06

SECTION MEDICAL AND TRAVEL ASSISTANCE SERVICES

6.1 Assistance Services
Chubb Assistance will provide various medical and travel assistance Services to the **Cardholder**. Those Services provided directly by **Chubb Assistance** are covered under the terms of this **Certificate**, subject to the Contribution having been paid. Where a third party, such as a **Physician** or courier, is utilised the provision of such Services is at the expense of the **Cardholder**, unless such costs are covered under the terms of this **Certificate**.

6.2 **Chubb Assistance** Services

6.2.1 Telephone assistance
If contacted **Chubb Assistance** will provide medical advice to the **Cardholder** by telephone, including information on inoculation requirements for travel. **Chubb Assistance** will also provide information on travel visas. It must be noted that any such advice is inevitably limited by the circumstances and **Chubb Assistance** cannot be held liable for errors.

6.2.2 Service Provider referral
If contacted, **Chubb Assistance** will provide to the **Cardholder** contact details for medical or legal service providers, including **Physicians**, dentists, lawyers, legal practitioners, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst **Chubb Assistance** exercises care and diligence in selecting the providers, does not provide the actual advice and is not responsible for the advice given or the outcome thereof. Further, unless the cost of the provision of the actual Services by third parties are covered by this **Certificate**, they must be borne separately by the **Cardholder**.

6.2.3 Medical Monitoring
In the event of a **Cardholder** requiring hospitalisation, **Chubb Assistance** will, if required, monitor the **Cardholder's** medical condition during and after hospitalisation until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorisation.

6.2.4 **Cardholder** support
In the event that **Chubb Assistance** is contacted to report a lost or stolen Card or for account queries, **Chubb Assistance** shall contact the **Plan-holder's** customers service line as soon as practicable.

6.2.5 Urgent Message Relay
In the event that **Chubb Assistance** is contacted to transmit an urgent message, it will relay it to **Cardholder's** relatives, business associates, friends residing in his/her **Principal Country of Residence** and vice versa.

6.2.6 Guarantee of Payment
If covered under the terms of this **Certificate**, **Chubb Assistance will** guarantee or pay any required hospital admittance deposit on behalf of a **Cardholder**.

6.2.7 Cash Advances
In the event of lost or stolen cash, Travelers Cheques, credit and charge cards or in the event that there are no American Express Travel Service Offices or ATMs available at the **Cardholder's** location, **Chubb Assistance** shall advance cash to the **Cardholder** up to the limits shown in the Schedule of Benefits. (to be charged to **Cardholder's** account and subject to authorization by the **Plan-holder**).

6.2.8 Advance Payment for Bail Bond
If the **Cardholder** is jailed (or threatened to be following a road traffic accident whilst on a **Journey, Chubb Assistance** shall advance the bail bond (to be changed) to **Cardholder's** account and subject to authorization of the **Plan-holder**).

6.3 Third Party Services

6.3.1 In the event of an emergency where, either the **Cardholder** cannot be adequately assessed by telephone for possible evacuation, or the **Cardholder** cannot be moved and local medical treatment is unavailable, **Chubb Assistance** will, send an appropriate **Physician** to the **Cardholder**. **Chubb Assistance** will not pay for the costs of such Services unless covered under the terms of this **Certificate**.

6.3.2 **Chubb Assistance** will arrange to have delivered to the **Cardholder** essential medicine, drugs, medical supplies or medical equipment that are necessary for a **Cardholder's** care and/or treatment but which are not available at the **Cardholder's** location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. **Chubb Assistance** will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof unless covered under the terms of this **Certificate**.

6.3.3 **Chubb Assistance** will arrange to have delivered to the **Cardholder** lost or forgotten prescriptions, and replacement of lost or broken glasses or contact lenses that are necessary for a **Cardholder's** treatment and/or condition, but which are not available at the **Cardholder's** location. Such delivery will be subject to the laws and regulations applicable locally. **Chubb Assistance** will not pay for the costs of such prescription, glasses or contact lenses and any delivery costs thereof.

07 SECTION EMERGENCY MEDICAL, EVACUATION AND REPATRIATION EXPENSES

7.1 **Medical Expenses**
If a **Cardholder** incurs **Medical Expenses** whilst on a **Journey** as the direct result of the **Cardholder** sustaining **Bodily Injury** or suffering an **Illness**, the **Operator** will make a payment to the **Cardholder** in respect of such expenses up to the limit shown in the Schedule of Benefits.

7.2 Emergency Evacuation and Repatriation Expenses

7.2.1 In the event that a **Cardholder** sustains **Bodily Injury** or suffers an **Illness** whilst on a **Journey**, and the **Cardholder** is in a Serious Medical Condition, and in the opinion of **Chubb Assistance** such arrangements are necessary on medical grounds, **Chubb Assistance** will arrange for the transportation for moving the **Cardholder** to the nearest hospital where appropriate medical care is available or **Chubb Assistance** will arrange for the repatriation of the **Cardholder** to the **Principal Country of Residence**.

7.2.2 If required, **Chubb Assistance** will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and a medical escort.

7.2.3 **Chubb Assistance** reserves the right to decide whether the **Cardholder's** medical condition is sufficiently serious to warrant an emergency medical evacuation. **Chubb Assistance** further reserves the right to decide the place to which the **Cardholder** shall be evacuated to and the means or method by which such evacuation will be carried out having taken into account all the assessed facts and circumstances of which **Chubb Assistance** is aware at the relevant time.

7.2.4 **Chubb Assistance** reserves the right to decide the means or method by which such repatriation will be carried out having taken into account all the assessed facts and circumstances of which **Chubb Assistance** is aware at the relevant time.

7.3 Transportation of Mortal Remains
In the case of death of a **Cardholder** whilst on a **Journey** outside the **Principal Country of Residence**, **Chubb Assistance** will arrange for transporting the **Cardholder's** mortal remains from the place of death to any location as may be reasonably selected by the **Cardholder's** legal personal representative

7.4 Additional Costs for Accommodation and Travel Expenses
In the event of a valid claim under section 7.1, **Chubb Assistance** will pay for additional accommodation for one person required on medical advice to stay at a hotel prior to his/her return to the **Principal Country of Residence**. In the event of repatriation of the **Cardholder** and/or his/her Family member, **Chubb Assistance** will pay additional travel expenses for one other person accompanying in the initial **Journey** to return to the **Principal Country of Residence**, provided that the original travel ticket cannot be used.

The eligibility and limits for above benefits are detailed in the Schedule of Benefits

7.5 Visit of a **Relative**
Chubb Assistance will arrange an economy class return ticket for a **Relative** to join the **Cardholder** who has been or will be hospitalised outside the **Principal Country of Residence** as a result of **Bodily Injury** or **Illness** for a period in excess of 7 (seven) consecutive days, subject to **Chubb Assistance**' prior approval and only when judged necessary by **Chubb Assistance** on medical and compassionate grounds.

In case of such visit, **Operator** will also pay a daily allowance up to the limits detailed in the Schedule of Benefits.

7.6 Return of Dependent Children
If Dependent Children are left unattended as a result of a **Cardholder's Bodily Injury** or **Illness** whilst on a **Journey**, **Chubb Assistance** will arrange the transportation for such Dependent Children by Common Carrier to their normal place of residence. Qualified attendants will be provided when deemed appropriate by **Chubb Assistance**.

Total payable expenses for this benefit will be up to the limits detailed in the Schedule of Benefits.

7.7 Medical Assistance to **Dependent Children** at Home
In the event of **Bodily Injury** or **Illness** of the **Cardholder's** Dependent Children left at home while the **Cardholder** is travelling outside the **Principal Country of Residence**, the **Chubb Assistance** shall monitor the respective child's medical condition and keep the **Cardholder** informed. Any subsequent need for transportation and hospitalisation of the child shall be organised by the **Chubb Assistance** (to be charged to **Cardholder's** account and subject to authorization by the Plan-holder).

Specific Exclusions Applying To Section 6 & 7

7.8 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this section:

(i) Expenses incurred I Services required within the **Principal Country of Residence**;
(ii) Expenses incurred after 12 (twelve) months from the date of the **Accident** or first manifestation of **Illness**;
(iii) Dental expenses unless incurred as a result of an **Illness** or **Illness**;
(iv) Optical **expenses**;
(v) Treatment provided other than by a Physician;
(vi) Expenses incurred which are non-medical in nature such as telephone calls, newspapers;
(vii) Services rendered or expenses incurred without the authorisation and/or intervention of **Chubb Assistance**;
(viii) Expenses which would have still been payable if the event giving rise the to the intervention of **Chubb Assistance**, had not occurred.
(ix) Elective cosmetic surgery;
(x) Expenses incurred for treatment not verified by a medical report;
(xi) Expenses for treatment that an **Chubb Assistance** advises is not medically necessary whilst on a **Journey** and can be treated upon **Cardholder's** return to their **Principal Country of Residence**;
(xii) Expenses incurred where the **Cardholder** in the opinion of the **Chubb Assistance** is physically able to return to his/her **Principal Country of Residence** seated as a normal passenger and without medical escort; and
(xiii) The first USD 100 (one hundred) per event per **Cardholder**; being the Excess; and
(xiv) **Any Pre-existing Health Disorder or Condition**.

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SECTION PERSONAL ACCIDENT COVER

8.1 COMMON CARRIER

8.1.1 If during a **Journey**, a **Cardholder** sustains **Bodily Injury** while on a **Common Carrier** during the operative time below where at least 50% of the fare or hire charge has been charged to the **Cardholder's Card** and independently of any other cause, such **Bodily Injury** results in the death, total and irrecoverable loss of sight or Loss of Limb of the **Cardholder** within 12 (twelve) months of the date of the Accident, the **Operator** will pay to the **Cardholder**, or such person as may be selected by the **Cardholder's** legal personal representative(s), the compensation as per the scale detailed in section 8.1.3.

8.1.2 In respect of the cover provided under Section 8.1.1, the coverage will be activated only after purchasing the round trip airline ticket via Amex Bank Card and the **Journey** shall be deemed to have begun when the **Cardholder** enters an airport, seaport, railway or road station for the purpose of boarding **Common Carrier** for which the **Card** has been used in advance to purchase a ticket and ends upon disembarkation from such Common Carrier.

8.1.3 Compensation Payable Scale (as a % of Limits defined in the Schedule of Benefits):

(i)	Death	100%
(ii)	Total and irrecoverable loss of sight of both eyes 100%	
(iii)	Loss of two Limbs	100%
(iv)	Total and irrecoverable loss of sight of one eye and loss of one Limb	100%
(v)	Loss of one limb 50%	
(vi)	Total and irrecoverable loss of sight of one eye	50%

Benefit shall not be payable under more than one of the items above in respect of the consequences of one **Accident**.

Specific Exclusions Applying To Section 8

8.3 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this section:

(i) **Bodily Injury** which would have still been payable if the event giving rise to the intervention of **Chubb Assistance** had not occurred;
(ii) More than one claim under this Section in connection with the same **Accident**;
(iii) Medical or surgical treatment expenses;
(iv) **Bodily Injury** sustained other than whilst the **Cardholder** is on a **Journey**; and
(v) Any claim which does not occur on a Common Carrier.

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SECTION HOSPITAL DAILY BENEFIT

9.1 If a **Cardholder** sustains **Bodily Injury** or **Illness** during a **Journey** which results in a valid claim under section 7 Emergency medical, evacuation and repatriation expenses of this Plan, and in - patient hospitalisation of the **Cardholder**, the **Operator** will pay to the **Cardholder** or such person as may be selected by the **Cardholder's** legal personal representative(s), in the amount shown in the Schedule of Benefits, per day, up to a maximum of 30 (thirty) day

Specific Exclusions Applying To Section 9

9.2 In addition to the General Exclusions, the following treatments, items conditions and any related or consequential expenses are specifically excluded from this Section:

(i) Services rendered without the authorisation and/or intervention of **Chubb Assistance**
(ii) Cases of minor **Illness** or **Illness**, which in the opinion of the **Chubb Assistance Physician** can be adequately treated locally, and which do not prevent the **Cardholder** from continuing their travels or work;
(iii) Payment of benefit where a **Cardholder** is suffering from sickness or disease not directly resulting from a valid claim for **Bodily Injury** or **Illness**;
(iv) Payment of benefit in respect of the first 48 (forty eight) hours of hospitalisation unless the period of hospitalisation exceeds 48 (forty eight) hours; being the Excess;
(v) Elective cosmetic surgery;
(vi) Payment of benefit arising after 12 (twelve) months from the date of the **Accident** or first manifestation of **Illness**;
(vii) Payment of benefit in respect of hospitalisation within the **Principal Country of Residence**;
(viii) Payment of benefit in respect of hospitalisation where treatment is not verified by a medical report.

10

SECTION PERSONAL LIABILITY

10.1 **We** will reimburse from the pool all damages, compensation and legal expenses for which You become legally liable, up to the amount stated in the Schedule of Benefits as a result of Your actions causing:

(i) Injury to, including resultant death of, another person;
(ii) Loss of or damage to property.

10.2 Special Conditions:

(i) **You** shall not admit **Your** fault or liability to any other person without Our prior written consent.
(ii) No offer, promise, payment or indemnity may be made by **You** without prior written consent from **Us**.
(iii) Written notice of claim must be reported as soon as practicable, proving details of claims such as the date, time, place, nature and circumstances of the loss/damage and also the approximate quantum of loss and also shall provide any available documentary proof in support of the loss.
(iv) Every letter, writ, summons and process must be forwarded to Us as soon as possible.
(v) **We** are entitled to take over the defence and settlement of claim in Your name for Our benefit. **We** shall have full discretion in the conduct of any proceedings and settlement of the claim.
(vi) **We** may at any time arrange to pay **You** the amount for which a claim can be settled less any damages already paid. **We** will then be under no further liability other than for costs and expenses incurred prior to making such payment.
(vii) No indemnity will be provided for legal liability arising from Injury or loss as a result of any wilful or malicious act of **Yours**.

Specific Exclusions Applying to Section 10

10.3 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

(i) Injury to **You** or to any member of **Your Family** ordinarily residing with **You**; or
(ii) Injury to **You** or **Your** employees arising out of or in the course of employment; or

(iii) Loss of or damage to property owned by or in control of **You** or any member of **Your Family** ordinarily residing with **You**; or
(iv) The ownership, possession or use by or on behalf of You of any caravan, mechanically propelled vehicle (other than golf carts and motorized wheelchairs), aircraft or other aerial device, hovercraft (other than hand-propelled or sailing craft in territorial waters) or animals; or
(v) Loss of or damage to property or Injury arising out of **Your** profession, business or trade, or out of professional advice given by **You**; or
(vi) Any contract unless such liability would have arisen in the absence of that contract; or
(vii) Judgments which are not in the first instance either delivered by or obtained from a court of competent jurisdiction within the country where the Insurance Plan has been issued or the country in which the event occurred giving rise to **Your** liability; or
(viii) Any claim for fines, penalties, punitive, exemplary, aggravated or vindictive damages.

11 SECTION BAGGAGE AND MONEY

Loss of Baggage

11.1 If, whilst on a **Journey**, a **Cardholder** sustains accidental loss of, theft of or damage to **Baggage**, the **Operator** will pay the Cardholder in respect of such loss, theft or damage up to the limits shown in the Schedule of Benefits.

11.2 In order to be reimbursed by the **Operator**, the **Cardholder** must provide a detailed description of the property along with its date of purchase and value. Bills, invoices or other proof are required. Stolen or damaged property will be valued allowing for wear and tear at the time of the loss, theft or damage.

Loss of Money

11.3 If, whilst on a **Journey**, **a Cardholder** sustains accidental loss, theft, or damage to **Money**, the **Operator** will pay the Cardholder in respect of such loss, theft or damage up to the limits shown in the Schedule of Benefits.

11.4 In order to be reimbursed by the **Operator**, the **Cardholder** must provide a detailed description of the **Money** lost.

Specific Exclusions Applying To Section 11

11.5 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this Section:

(i) More than USD 250 (two hundred and fifty) in respect of any one article;
(ii) More than USD 300 (three hundred) in respect of **Valuables** in total;
(iii) Claims in respect of accessories for vehicles or boats.
(iv) Loss or damage due to:

a) moths, vermin, wear and tear, depreciation, atmospheric or climatic condition or gradual deterioration;
b) mechanical or electrical failure;
c) any process of cleaning, repairing, restoring or alteration;

(v) More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set;

(vi) Loss or theft not reported to either the police within 24 (twenty four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;
(vii) Loss or damage due to confiscation or detention by customs or any other authority;
(viii) Loss or theft of or damage to **Baggage** (except **Valuables** and **Money**) left unattended:

a) unless locked in Your accommodation;
b) in a motor vehicle/ trailer/ caravan during the hours of darkness, even if protected by an alarm or secured in a locked compartment;
c) in a motor vehicle/ trailer/ caravan during the hours of daylight, unless secured in a locked compartment;

(ix) Loss or theft of or damage to Valuable or **Money** left unattended
(x) Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
(xi) Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
(xii) The first USD 50 per event being the Excess;
(xiii) Loss of personal goods borrowed, hired or rented by the **Cardholder**;
(xiv) (In respect of **Money**) Devaluation of currency or shortages due to errors or omissions during monetary transaction;
(xv) Loss or theft of or damage for **Money** from **Baggage** which is checked in with an airline or other travel company;
(xvi) **Baggage** or **Money** that are lost, stolen or damaged or lost whilst being transported in a motor vehicle, trailer or caravan.
(xvii) Loss or theft of or damage to essential documents.

12

SECTION CANCELLATION

12.1 If, a **Cardholder** incurs expenses as the direct and necessary result of the cancellation, curtailment or re-arrangement of any part of the original itinerary for the **Cardholder's Journey** is the direct consequence of:

(i) the Cardholder sustaining **Bodily Injury** or suffering **Illness**;
(ii) the death, **Bodily Injury** or **Illness** of a Relative;
(iii) the Cardholder's compulsory quarantine on orders of a treating Physician;
(iv) jury service, subpoena or hijacking involving the Cardholder; or
(v) the Cardholder's leave being cancelled by the Armed Services. then the **Operator** will pay the Cardholder for the unused portion of prepaid travel and accommodation expenses as included in the **Journey** as per the limits shown in the Schedule of Benefits.

Specific Exclusions Applying To Section 12

12.2 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

(i) Expenses which would have still been payable if the event giving rise to the intervention of **Chubb Assistance**, had not occurred.
(ii) Cases of minor **Illness** or **Bodily Injury** of the Cardholder, which in the opinion of the **Chubb Assistance** Physician can be adequately treated locally, and which do not prevent the **Cardholder** from continuing their travels or work.
(iii) Death, injury or **Illness** of any pet or animal.
(iv) Any **Pre-existing Health Disorder or Condition**;
(v) Any Claim directly or indirectly caused by, arising or resulting from, or in connection with any loss, charge or expense as a result of any regulations or orders given by the government or relevant authority of any country or group of countries, including but not limited to border closures (comprising of land, sea, airspace or designated border control points, of a country) or restrictions on travel declared prior to commencement of the **Journey**.

13 SECTION EMERGENCY RETURN HOME

13.1 The **Operator** will pay all necessary additional travelling costs incurred in transporting the **Cardholder** to **Principal Country of Residence** early from a **Journey** (and, if required, back to the overseas location within the original period of the booked **Journey**) as a result of the following:

(i) the sudden and unforeseen death or imminent demise, or the sudden and unforeseen hospitalisation due to the serious **Bodily Injury** or **Illness**, of a **Relative** in the **Principal Country of Residence** during the period of a **Journey** which requires the **Cardholder's** immediate return.

Specific Exclusions Applying To Section 13

13.2 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

(i) expenses which would have still been payable if the event giving rise to the claim, had not occurred;
(ii) any **Illness**, or death, or imminent demise of a **Relative** due to Pre-existing Medical Condition; and
(iii) any costs when the transportation has not been arranged by the **Operator**.

14 SECTION INCONVENIENCE

Travel Delay

14.1 In the event of:

(i) Industrial action;
(ii) Adverse weather conditions;
(iii) Mechanical breakdown or derangement of the **Cardholder's** aircraft or sea vessel;
(iv) The grounding of the aircraft on which the **Cardholder** is due to travel as a result of mechanical or structural defect; or
(v) t (confirmed onward connecting flight is missed at the transfer point due to late arrival of the **Cardholder's** incoming flight)

Which results in the delayed departure of the **Cardholder's** flight or sailing for at least 8 (eight) hours on the outward or return **Journey** from the time shown in the carrier's travel itinerary as supplied to the **Cardholder**, the **Operator** will arrange a payment to the **Cardholder** for the expenses charged to Amex Card and incurred prior to the actual departure, in respect of restaurant meals, refreshments and/or hotel accommodation used during the period of delay.

14.2 The payment to the **Cardholder** under Section 14.1 is up to the limits as shown in the Schedule of Benefits, provided always that the **Cardholder** shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay.

14.3 The delay period shall be calculated from the scheduled departure time of the flight or sailing shown in the itinerary.

Baggage Delay

14.4 In the event of a **Cardholder's Baggage** being temporarily lost or misplaced on an outward part of a **Journey** by the airline, shipping line or their handling agents and is not delivered to **Cardholder** within 8 (eight) hours of the scheduled arrival time, the **Operator** will reimburse the **Cardholder** up to the limits as shown in the Schedule of Benefits for the purchase of immediate necessities and charged to Amex Card within forty eight (48) hours or prior to return of the **Baggage** whichever is earlier. Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay.

Document Replacement

14.5 In the event of a **Cardholder** losing or misplacing (either permanently or temporarily) any essential documents needed whilst on a **Journey**, the **Operator** will arrange the payment of all reasonable costs necessarily incurred for replacing essential documents (including such items as personal computer discs and presentation slides) up to the limits shown in the Schedule of Benefits.

14.6 All such costs must be approved by the **Operator** prior to their being incurred. Replacement costs shall not be payable for any loss consequent or resulting from the loss beyond the physical cost of replacing said documents. The intrinsic value of a bankers bill of value (cheques, traveller's cheques and the like) or similar do is lost by a **Cardholder**, shall not be replaced.

Hijack

14.7 Should the **Cardholder's** means of transport be subject to a Hi-jack during a covered trip, the **Operator** will pay up to the limits shown in the Schedule of Benefits for each day of detention for a maximum of 21 (twenty one) days.

Legal Expenses

14.8 The **Operator** will provide cover for legal expenses incurred up to the limits as shown in the Schedule of Benefits arising from the pursuit of a claim against a third party who has caused **Bodily Injury** to or **Illness** of the **Cardholder** whilst on a **Journey** outside **Principal Country of Residence**.

Specific Exclusions Applying To Section 14

14.9 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

(i) Payment in respect of the first 8 (eight) hours of delay (excluding payment for Hi- jack); being the Excess;
(ii) Payment in respect of more than 2 (two) Cardholders travelling on the same **Journey**;
(iii) Delay resulting from the failure of the **Cardholder** to provide the necessary correct documentation;
(iv) Delay resulting from the failure of the **Cardholder** to allow reasonable time to reach the point of departure given the circumstances known at the time;
(v) Delay arising as a result of any official Government suspension or cancellation of a service;
(vi) In respect of Baggage delay or loss of documents, loss, temporary loss/ misplacement not reported to either the police within 24 (twenty four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier.
(vii) In respect of Hi-jack, claims arising from the **Cardholder** being individually selected as a victim as a result of their or their **Family** or business activities causing a reasonable expectation of increased risk;
(viii) In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, operator, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, operator, insurance agent or carrier contracted as part of the original **Journey** and not any third party's carrier booked directly by the **Cardholder** during the **Journey**;
(ix) In respect of Legal expenses, any claim where in the opinion of the **Operator** there is insufficient prospect of success in obtaining a reasonable benefit;
(x) In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
(xi) In respect of Legal expenses, benefits rendered without the authorisation and/or intervention of Chubb Assistance; and
(xii) In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages.

15 SECTION PURCHASE PROTECTION INSURANCE

15.1 Description of Coverage

Subject to the Schedule of Benefits, if a Covered Purchase, or a **Covered Purchase** given as a gift, is stolen or damaged, benefits will be paid subject to Section 15.2., Purchase Protection: Valuation, up to the amounts shown in the Schedule of Benefits.

Losses must occur within 90 days from date of Covered Purchase. No registration of the **Covered Purchase** is necessary.

Coverage is excess of USD 50 per event and every occurrence or any other applicable insurance or liability the Eligible Person may have. Coverage is limited only to those amounts not covered by any other insurance or liability, up to the original purchase amount. In no event will this coverage apply as contributing insurance. This insurance is excess of all other valid and collectable insurance clauses found in other insurance or liability language.

15.2 Purchase Protection Valuation

The Company shall be liable for the lesser of the following amounts:
(i) the amount of the **Covered Purchase** indicated on the Eligible Account; or
(ii) the actual cost to repair or replace the **Covered Purchase** with an item of like, kind and quality.

With respect to **Covered Purchase** which consist of articles in a pair or set, the Company's liability shall be limited to the cost of any particular part(s) which may be stolen or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewellery or fine arts consisting of articles in a pair, set or collection will not be more than that cost of any particular parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair, set or collection

15.3 Purchase Protection Scope of Coverage

The maximum liability of the **Operator** under this Plan is as indicated in the Schedule of Benefits

Coverage limits for Eligible Persons are subject to limitations stated in the Schedule of Benefits.

Specific Exclusions Applying To Section 15

15.5 **Covered Purchases** do not include: 1) boats; 2) motorised vehicles (including but not limited to aeroplanes, automobiles, trailers, caravans or any towed items and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle); 3) land or buildings (including but not limited to homes and dwellings); 4) travellers cheques, tickets of any kind, negotiable instruments, deposits or down-payments of any kind, bullion, rare or precious coins, cash or its equivalent; 5) plants or animals; 6) consumables and perishables; 7) items which the Eligible Person damages through alteration (including cutting, sawing or shaping); or 8) services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

15.6 Theft of, or damage to, jewellery, cameras or video recording equipment contained in baggage is not covered unless carried by the Eligible Person by hand or under the personal supervision of the Eligible Person or the Eligible Person's travelling companion previously known to the Eligible Person. Items listed as stolen will be subject to Section 15.2., Purchase Protection: Valuation; Section 15.3., Purchase Protection: Scope of Coverage; and Section 15.5 under exclusions.

15.7 Coverage is not provided for theft or damage caused by fraud, abuse, wear and tear, gradual deterioration, moths, vermin, inherent product defects, war or hostilities of any kind (including but not limited to invasion, rebellion or insurrection); any weapon of war employing atomic fission or radioactive force, whether in time of peace or war and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this Plan; confiscation by any government, public authority or customs official; risks of contraband, losses arising activity or acts; act of God (including but not limited to flood, hurricane and earth, property while in the care, custody or control of any **Common Carrier**.

15.8 Coverage is not provided for loss or damage when the Eligible Person fails to exercise due Diligence to avoid or diminish loss or damage to a Covered Purchases.

15.9 Items stolen from public places are not covered unless they are locked wherever and whenever circumstances permit. Stolen items are not covered unless they are reported as stolen, within 36 hours, to the police or an appropriate authority where the incident took place.

15.10 Items stolen from unattended vehicles are not covered. Any additional exclusions are indicated in the Schedule of Benefits.

16

SECTION EXTENDED WARRANTY

16.1 Subject to the Schedule of Benefits, coverage is provided which doubles the original manufacturer's warranty period, if applicable, to a period of not exceeding twenty four (24) months from the date the **Covered Purchase** was bought as indicated in the applicable Schedule of Benefits. Coverage is also provided for items which carry a store brand warranty, but only if the store warranty is on a store-branded item. If a warranty is purchased with the product, in addition to the manufacturer's original warranty or store warranty, coverage hereon is applicable only after all other warranties expire but only within twenty four (24) months from the date the **Covered Purchase** was bought. No registration of the **Covered Purchase** is necessary. Covered Purchases given as gifts are covered.

16.2 If a **Covered Purchase** ceases to operate satisfactorily and requires repair during the period covered by this Plan, benefits will be paid to cover the cost of the repair. The item may be replaced, instead, at the Company's option. In no event will this Plan pay more than the actual purchase.

Specific Exclusions Applying To Section 16

16.3 Covered Purchases do not include: 1) boats; 2) motorized vehicles (including but not limited to airplanes, automobiles, trailers, caravans or any towed items and motorcycles) but their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle); 3) land or buildings (including but not limited to homes and dwellings); 4) consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

16.4 Covered Purchases do not include items acquired for a purchase price exceeding US$1,000.

16.5 Original warranty which is not valid in Kingdom of Saudi Arabia and/or the validity period is of less than three (3) months.

16.6 Any additional exclusions are indicated in the Schedule of Benefits.

17

SECTION RENTAL COLLISION DAMAGE WAIVER

17.1 **Specific Definitions**

Rental Vehicle - passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily or weekly basis from an authorised rental agency or hire car firm, which was paid for in full with **Your Card**. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days. Loss Damage Waiver is only valid for rental vehicles rented and driven outside of the **Principal Country of Residence**.

Rental Vehicle Insurance - the primary insurance held by a licensed car rental agency or company in respect of the rental vehicle covering risks such as third part liability, or theft of the rental vehicle.

You/ Your/ Driver - the **Cardholder** being the named first driver in the rental agreement, and other **Cardholder's** specifically listed in the rental agreement, being at least 21 years of age, in possession of a valid driver's license valid for the class of rental vehicle.

We will pay up to the amount shown in the **Schedule of Benefits** to indemnify you if the licensed rental agency or company holds you responsible for costs arising from material damage to the Rental Vehicle during the period of hire resulting from damage, fire, vandalism, or theft of the Rental Vehicle during a covered **Journey**.

Special Conditions Applying To Section 17

17.2 No cover will apply to any driver who:

(i) Does not hold a valid driving license for the class of Rental Vehicle being driven (such license issued in the **Principal Country of Residence** or in the country issuing the Driver's passport);
(ii) Has more than three convictions for speeding or has collected more than nine points on their driving license within the five years prior to the trip;
(iii) Has any conviction (or pending conviction) for driving whilst under the influence of a drug or drugs;
(iv) Has had a conviction (or pending conviction) for drink driving, within the last two years;
(v) Has been suspended (or is awaiting prosecution) for dangerous driving;
(vi) Is under 21 years of age;
(vii) Violates the conditions of the rental agreement.

17.3 No cover under will apply in respect of the following types of Rental Vehicle:

(i) Mopeds and motorbikes; commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans;
(ii) Rental Vehicles being used for reward, motor racing, rallies, speed, endurance tests, or practicing for such events.

17.4 The driver will be covered when renting only one passenger car at any one time.

17.5 Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days.

17.6 Revolving or lease type contracts are not covered.

17.7 Anything mentioned in GENERAL CONDITIONS.

Specific Exclusions Applying To Section 17

17.8 We will only pay in excess of any insurance which is included in the rental agreement or any other insurance that You hold which covers the same incident.

17.9 Claims made against **You** by **Your Relatives**, any Cardholders on **Your** account and their **Relatives**, or any passengers or anyone who works for **You**.

17.10 Mopeds and motorbikes, commercial vehicles, trucks, motor homes and vehicles not licensed for road use including but not limited to trailers and caravans.

17.11 Vehicles used off-road, in or in training for racing competitions, trials rallies or speed testing.

17.12 Loss and/or damage to vintage cars over 20 years old, or cars that have not been manufactured for at least 10 years.

17.13 Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the Rental Vehicle.

17.14 Loss and/or damage caused by wear and tear, insects or vermin.

17.15 Loss and/or damage arising from the Rental Vehicle being employed for a purpose other than that stated in the rental agreement.

17.16 Any costs where **You** admit liability, negotiate, make and promise or agree any settlement.

17.17 Any fines and punitive damages.

17.18 Anything mentioned in the General Exclusions.

18 SECTION WINTER SPORTS EXTENSION

18.1 The Plan is extended to include **Winter Sports** coverage subject to the following terms & conditions:

(i) **Winter Sports** cover is for a maximum of 17 days for each annual insurance period and is only available to persons aged under 65 years.

(ii) **Winter Sports** shall mean:

a. On-piste skiing or snowboarding
b. Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
c. Cross country skiing on recognised routes and with a guide
d. Sledging
e. Outdoor ice skating on recognized public rinks

(iii) **Excluded Activities**: Examples of **Winter Sports** activities not covered under this extension are Bobsleighing, Heli Skiing, Para Skiing, Ice Hockey, Luging, Use of Skeletons, Ski Acrobatics, Ski Racing, Ski Jumping etc.

(iv) All other terms, conditions, exclusions of the main Plan will apply to the coverage under this extension.

19 SECTION SCHEDULE OF BENEFITS

19.1 As Attached at the end of this Plan document
In case of any discrepancy, the Schedule of Benefits prevails over the Plan wording.

20 SECTION GENERAL CONDITIONS

20.1 The **Cardholder** must take reasonable care to prevent loss, theft, damage, expense, liability, **Bodily Injury** or **Illness**, and to protect, save and/or recover **Baggage** and **Money**.

20.2 **Chubb Assistance** shall use its best endeavours to provide the Benefits and Services described in this **Certificate** but any help and intervention depends upon, and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on **Chubb Assistance** obtaining the necessary authorisations issued by the various authorities concerned. **Chubb Assistance** shall not be required to provide Benefits and Services to the Cardholders, who in the sole opinion of **Chubb Assistance** are located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.

20.3 Written notice of any event or proceedings which may give rise to a claim shall be given to **Operator** within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by **Operator** shall be provided at the expense of the **Cardholder** or their legal representative. A claim form must be completed by the **Cardholder** and submitted to **Operator** within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of **Operator** where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.

20.4 If the **Cardholder** or anyone acting on his/her behalf makes a fraudulent claim under this **Certificate the Operator.**

(a) are not liable to pay the claim and any future claim;
(b) may recover from the **Cardholder** any sums paid to the **Cardholder** in respect of the fraudulent claim; and
(c) may by notice to the **Cardholder** treat the **Certificate** as having been terminated with effect from the fraudulent act.

20.5 If the **Benefits** and Services of this **Certificate** are covered in whole or in part by any other insurance and/or national insurance programme and/or any other source, the **Cardholder** shall only be entitled to claim those costs, which cannot be recovered by the **Cardholder** from such other sources.

20.6 Except Assistance Services and Travel Inconvenience, the claims under any **Benefits**' category are limited to ten arising from the same incident.

20.7 Any portion of a **Cardholder's** travel ticket, which is unused following the provision of evacuation /repatriation Services or cancellation **Benefits**, is to be surrendered to the **Operator**.

20.8 **Operator** may at any time and at their own expense and without prejudice to this **Certificate** take proceedings in the name of the **Cardholder** to obtain compensation or secure a payment from any third party in respect of any event giving rise to the provision of **Benefits** and Services.

21 SECTION GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This **Certificate** does not cover:

21.1 Any Trip in excess of 91 days or where a return trip was not booked prior to departure;

21.2 Any claim which is more specifically covered elsewhere, as more fully set forth in General Conditions

21.3 Claims for events occurring after the **Journey**;

21.4 Any claim in respect of Cardholders aged 81 (eighty one) years or older at the start of a **Journey**.

21.5 Any **Pre-existing Health Disorder or Condition** or congenital anomalies or any complication arising therefrom;

21.6 Any **Journey** booked or undertaken against medical advice;

21.7 Any **Journey** specifically undertaken with the intention of obtaining medical treatment;

21.8 Any **Journey** booked after receipt of a terminal prognosis of **Cardholder** or **Relative**;

21.9 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;

21.10 Any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a **Journey**;

21.11 Any claim arising from or related to wilfully self-inflicted **Bodily Injury** or **Illness**, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;

21.12 Any claim resulting from the failure of the **Cardholder** to exercise all reasonable care to protect themselves and their property;

21.13 The commission of, or the attempt to commit, an unlawful act;

21.14 Any claim arising from or related to involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an **Act of Terrorism** or war regardless of any contributory causes(s);

21.15 Any claim arising from or related to;loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.

21.16 any legal liability of whatsoever nature. Caused by or contributed to by or arising from:

(ii) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
(iii) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
(iv) nuclear reaction, nuclear radiation or radioactive contamination

21.17 Any claim arising from or related to:

21.17.1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

21.17.2 any **Act of Terrorism**.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 21.17.1 and/ or 20.17.2 above.

If the **Operator** allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the **Cardholder**.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

21.18 **Services** provided by any party other than **Chubb Assistance** for which no charge would be made if this **Certificate** were not in place;

21.19 Claims notified more than 90 (ninety) days after the date of an event, as more fully set forth in General Condition 20.3;

21.20 The **Cardholder** working overseas exercising any form of hazardous work, being work with an increased risk of death, injury or **Illness**, in connection with any business, trade or profession;

21.21 Any claim arising from or related to the **Cardholder** engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled passenger airline;

21.22 Any loss sustained while the **Cardholder** is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments , martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;

21.23 any loss sustained while the **Cardholder** is participating in any professional sports,

21.24 Any claim arising from or related to the **Cardholder** engaging in any winter sports;

21.25 Any claim arising from or related to the **Cardholder** engaging in active service in the armed forces of any nation;

21.26 Any claim arising from or related to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).

21.27 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.

21.28 Any claim arising from or related to the **Cardholder** travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.

21.29 Any claim arising from or related to the cessation of trading of the tour **operator**, agent or other transport provider.

21.30 Any claim resulting from a pandemic or epidemic.

21.31 Any loss of which a contributing cause was the **Cardholder's** attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the **Cardholder**,

21.32 any loss sustained while flying in any aircraft or device for aerial navigation as pilot or crew;

21.33 congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by **Illness**.

21.34 driving or riding as a passenger in or on

21.34.1 Any vehicle engaged in any race, speed test or endurance test or
21.34.2 Any vehicle being used for acrobatic or stunt driving;

21.35 Any expenses which are recoverable by the **Cardholder** from any other source.

21.36 travel in, to through Afghanistan, Iraq, Cuba, Democratic Republic of Congo, Iran, Liberia or Syria.

22 SECTION REQUESTING EMERGENCY MEDICAL OR TRAVEL ASSISTANCE

22.1 Emergency Medical and Travel assistance Services are available 24 hours a day from Chubb Assistance.

In the event that the **Cardholder** requires these Services, please

Call +966 13 804 7695

23 SECTION HOW TO MAKE A CLAIM

23.1 The **Cardholder** must first check his/her Plan wording and the relevant section(s), terms, conditions and exclusions, to ensure that what You are intending to claim is covered under the Plan. Original invoices, receipts, official reports, tickets, agreements, credit or debit card statements and any other documentary evidence will be required to be submitted in support of any claim.

23.2 Upon contacting Us to report a claim, the **Cardholder** should request a claim form, which should be returned to the address given within 21 (twenty-one) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

Our contact details are:

+966 (0) 013-8105656 claims or
email us at ChubbArabia_AmexCardClaims@Chubb.com.sa

Chubb Arabia Cooperative Insurance Company
Khobar Business Gate, King Faisal Road, P.O. Box 2685,
Khobar 31952, Kingdom of Saudi Arabia

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SECTION COMPLAINTS PROCEDURE

We are dedicated to providing a high-quality service and want to maintain this at all times. If You are not happy with Our service, please contact Us, quoting the first 9 digits of **Your** card number and/or claim number, so **We** can deal with the complaint as soon as possible.

Our contact details are:

8001160038 (Local Toll Free)

920024429 (Toll Free / Outside KSA) or
e-mail us at complaint.chubbarabia@chubb.com

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SECTION OTHER PROVISIONS

Sanctions

No **operator** shall be deemed to provide cover and no **operator** shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the **operator**, to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws or regulations of the European Union, United Kingdom, national law or United States of America.

Data Protection and Marketing

The Personal Information You provide
Chubb Arabia is the data controller and We accept fully Our responsibility to protect the privacy of customers and the confidentiality and security of Personal Information entrusted to Us.

In this notice, where We refer to Personal Information, this means any information that identifies an individual and includes any sensitive Personal Information (e.g. information about health or medical condition(s)). Where We refer to 'You' or 'Your' Personal Information, this will include any information that identifies another person whose information You have provided to Us (as We will assume that they have appointed You to act for them). You agree to receive on their behalf any data protection notices from Us.

We will use Your Personal Information for the purpose of providing insurance services. By providing Personal Information, You consent that Your Personal Information, will be used by Us, Our group companies*, Our re**operator**s, Our service providers/ business partners, and Our agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of Our business operations. We may also pass Your Personal Information to other **operator**s and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires us to do so.

We will not share Your sensitive Personal Information unless We have either specific consent from You or Your nominated personal representative or We are required to do so by law. We may transfer Your Personal Information to other countries which may not have the same level of data protection as your home country, but if We do, We will ensure appropriate safeguards are put in place to protect Your Personal Information.

For questions regarding Your Personal Information, please contact:
Chubb Arabia Cooperative Insurance Company
Khobar Business Gate, King Faisal Road, P.O. Box 2685, Khobar 31952, Kingdom of Saudi Arabia

Marketing

Unless You have informed Us otherwise, We may contact You to let You know about any goods, services or promotions that may be of interest to You. If You decide You would prefer not to receive promotional information from Us, You can contact:

Chubb Arabia Cooperative Insurance Company
Khobar Business Gate, King Faisal Road, P.O. Box 2685, Khobar 31952, Kingdom of Saudi Arabia but if You do, You may miss out on special promotions.

Surplus

As per article 70 (2e) of the Implementing Regulations of the Law on Supervision of Cooperative Insurance Companies promulgated by Royal Decree No. (M/32) dated 2.6.1424 H. which states that "10% of the net surplus shall be distributed to the Plan-holder directly, or in the form of reduction in contribution for the next year. The remaining 90% of the net surplus shall be transferred to the shareholders' income statement,"(as compensation for provided services).

Payments

Respective **Operator** shall make the payments to Eligible Cardholders. Payment of any indemnity shall be subject to the laws and governmental regulations that are in effect in the country of payment.

Where allowable by law, Benefit for Loss of Life is payable to the beneficiary designated by the Insured Person. If there has been no such designation, then payment of claim will be to the Insured Person's first surviving beneficiary as follows:

a) **Spouse**;
b) Children, in equal shares;
c) Parents, in equal shares;
d) Brothers and sisters, in equal shares; or
e) Executor or administrator

All other benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.

Arbitration

If any difference shall arise as to the amount to be paid under this Insurance Plan (liability being otherwise admitted) such differences shall be referred to the Saudi Arabian Committees for Resolution of Insurance Disputes and Violations. Where any difference is by this Condition to be referred to the Committee the making of an award shall be a condition precedent to any right of action against the **operator**.

Interpretation

In the event of any difference in the interpretation between the English and Arabic texts in this Insurance Plan, the Arabic text shall prevail.

Section 19: Schedule of Benefits

	BLUE CREDIT CARD	GOLD CREDIT CARD	GREEN CARD	GOLD CARD	ALFURSAN CREDIT CARD	PLATINUM CREDIT CARD	MARIOTT BONVOY
Usage	Usage	Usage	Usage	Usage	Usage	Usage	Usage
Trip Duration Limit	91 days	91 days	91 days	91 days	91 days	91 days	91 days
Maximum Days / Insurance Policy Period	183 days	183 days	183 days	183 days	183 days	183 days	183 days
Winter Sports	Maximum 17 days	Maximum 17 days	Maximum 17 days	Maximum 17 days	Maximum 17 days	Maximum 17 days	Maximum 17 days
Maximum Age	80	80	80	80	80	80	80
Family Cover	Yes, if travelling with the card member	Yes, if travelling with the card member	Yes, if travelling with the card member	Yes, if travelling with the card member	Yes, if travelling with the card member	Yes, if travelling with the card member	Yes, if travelling with the card member
Medical & Related Expenses							
Excess	$ 100	$ 100	$ 100	$ 100	$ 100	$ 100	$ 100
Emergency Medical Expenses	$ 50,000	$ 100,000	$ 100,000	$ 100,000	$ 100,000	$ 100,000	$ 100,000
Emergency Dental treatment	$ 500	$ 500	$ 500	$ 500	$ 500	$ 500	$ 500
Repatriation Evacuation	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Repatriation of Remains	Not Covered	N/A	Not Covered	Not Covered	N/A	$ 5,000	N/A
Additional Costs for Accomodation	Not Covered	100 USD - 5 DAYS	100 USD - 5 DAYS	100 USD - 5 DAYS	100 USD - 5 DAYS	100 USD - 5 DAYS	100 USD - 5 DAYS
Additional Travel Expenses	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Visit of Close Relative	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	100 USD - 5 DAYS	Not Covered
Return Home of Child	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	$ 1,000	Not Covered
Medical Assistance to Children at Home	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Travel Accident (public conveyance only)							
Death	$ 65,000	$ 100,000	$ 100,000	$ 250,000	$ 100,000	$ 200,000	$ 100,000
Dismemberment	$ 65,000	$ 100,000	$ 100,000	$ 250,000	$ 100,000	$ 200,000	$ 100,000
TINC							
Excess	Not covered	8 hours	8 hours	8 hours	8 hours	8 hours	8 hours
Flight Delay	Not covered	$ 480	$ 480	$ 480	$ 480	$ 900	$ 480
Missed Connection	Not covered	$ 400	$ 400	$ 400	$ 400	$ 800	$ 400
Luggage Delay	Not covered	$ 480	$ 480	$ 480	$ 480	$ 900	$ 480

Section 19: Schedule of Benefits

	BLUE CREDIT CARD	GOLD CREDIT CARD	GREEN CARD	GOLD CARD	ALFURSAN CREDIT CARD	PLATINUM CREDIT CARD	MARIOTT BONVOY
Cancellation / Curtailment							
Excess	$ 50	$ 50	$ 50	$ 50	$ 50	$ 50	$ 50
Cancellation	Not covered	$ 400	$ 400	$ 400	$ 400	$ 800	$ 400
Curtailment	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	$ 1,000	Not Covered
Personal Property							
Excess	$ 50	$ 50	$ 50	$ 50	$ 50	$ 50	$ 50
Luggage Loss	Not Covered	$ 1,000	$ 1,000	$1,000	$ 1,000	$ 2,000	$ 1,000
Single Article Limit		$ 150	$ 150	$ 150	$ 150	$ 250	$ 150
Valuables Limit in Total		$ 150	$ 150	$ 150	$ 150	$ 300	$ 150
Loss of Money	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	$ 1,000	Not Covered
Loss of Travel Documents	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	$ 1,000	Not Covered
Legal Assistance							
Lawyer Referrals	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Up to 1,000	Not Covered
Legal Assistance	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Legal Expenses	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Up to 1,000	Not Covered
Advance Payment of Bail Bond	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Personal Liability							
Per Incident	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Retail Protection							
Per Incident	$ 400	$ 800	$ 800	$ 1,000	$ 800	$ 2,000	$ 800
Per Year	$ 4,000	$ 8,000	$ 8,000	$ 10,000	$ 8,000	$ 20,000	$ 8,000
Extended Warranty							
Per Incident	$ 1,000	$ 1,000	$ 1,000	$ 1,000	$ 1,000	$ 1,000	$ 1,000
Per Year	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000	$ 2,000
Collission Damage Waiver							
Stolen or Damaged Vehicle	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Assistance Services							
Medical Emergency Assistance	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Referrals to medical services	Covered	Covered	Covered	Covered	Covered	Covered	Covered

Section 19: Schedule of Benefits

	BLUE CREDIT CARD	GOLD CREDIT CARD	GREEN CARD	GOLD CARD	ALFURSAN CREDIT CARD	PLATINUM CREDIT CARD	MARIOTT BONVOY
Dispatch of Doctor on the spot	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Hospital admission	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Dispatch of necessary medicine that cannot be found locally	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Replacement of Broken, Lost or Stolen Glasses or contact lenses	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Transfer of lost or forgotten prescriptions	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Personal Assistance	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Information for preparing a journey	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Information on visas, passports	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Information on inoculation requirements for foreign travel	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Information on customs and duty regulations	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Information on foreign exchange rates and value added taxes	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Referrals to American Express Travel Service Offices World-wide	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Referrals to Embassies or Consulates	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Referrals to Interpreters	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Dipatch of Interpreters	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Travel Oriented Medical Assistance	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Cash advances	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Up to 1,000	Not Covered
Urgent message relay	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Luggage assistance	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Assistance for return trip	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Up to 1000	Not Covered

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