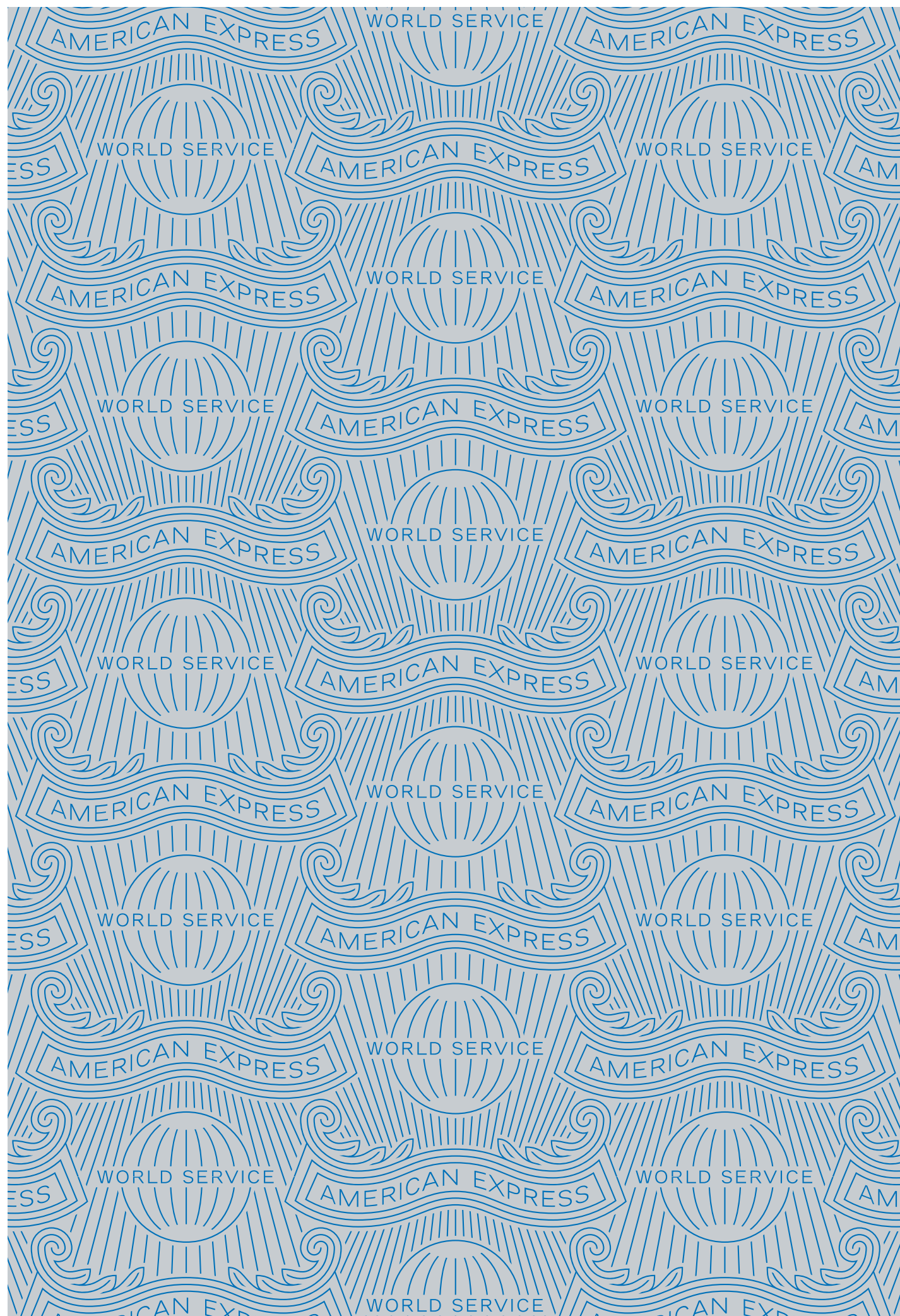


**AMERICAN
EXPRESS**

Liva Insurance Company Travel And Assistance Services Insurance Policy

**AMERICAN
EXPRESS**



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 1: THE CERTIFICATE OF INSURANCE



- 1.1

This **Certificate** is a contract 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 premium by the **Policyholder**, 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 Liva Insurance Company “**Insurer**”.
- 1.4

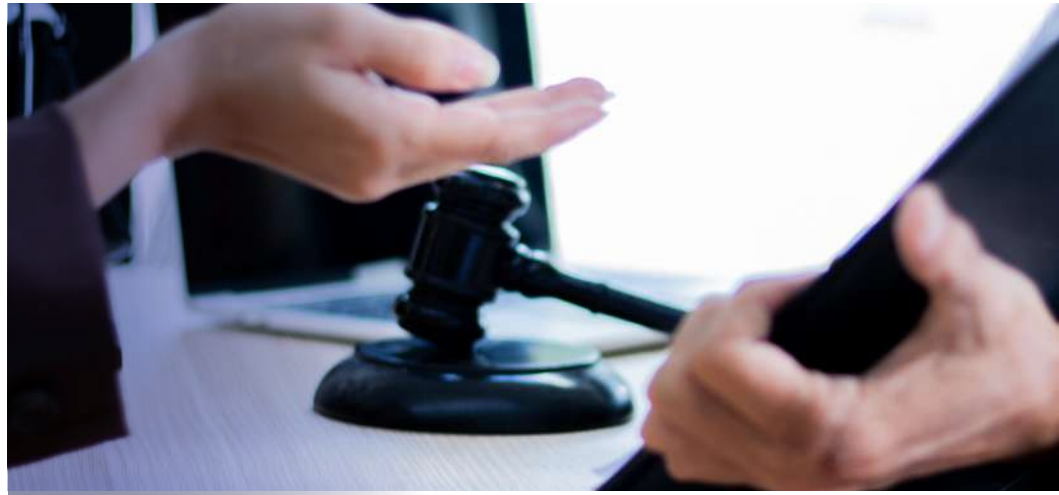
The **Services** are either provided or arranged by **International SOS**. In certain cases, where **InternationalSOS** arrange assistance services, the cost of such **Services** must be borne by the **Cardholder**.
- 1.5

This **Certificate** shall be governed by and construed in accordance with the laws of Kingdom of Saudi Arabia, and the courts of Kingdom of Saudi Arabia shall have exclusive jurisdiction in any dispute arising here under unless



02

Section 2: MEANING OF WORDS



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 **Bodily Injury**.

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 organization(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 **Insurer** 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 **Policyholder'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 **Policyholder** 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.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating as per a scheduled 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, step-children 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 2024.

Expiry Date shall mean 31 October 2025.

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

Hi-jack shall mean the unlawful seizure or wrongful exercise of control of an aircraft or 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 qualified medical practitioner and agreed by an **International SOS Physician**.

International SOS shall mean **International SOS** MEA (Branch), Dubai Airport Free Zone 7W, Block B, 4th Floor, Dubai, UAE.

International SOS Physician shall mean the physicians nominated by the **International SOS** Assistance centers throughout the world.

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 **Policyholder**. 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 qualified medical practitioner.

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

Party shall mean a party to this contract of insurance

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

Policyholder 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 qualified medical practitioner appointed by **International SOS** 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 **Policy**) 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 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 (e) of a **Cardholder**.

Serious Medical Condition shall mean a condition, which in the opinion of an **International SOS Physician** requires emergency medical treatment to avoid death or serious impairment to the **Cardholder’s** health. In determining whether such a condition exists, the **International SOS 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 **International SOS** as described in section 6 of this **Certificate**.

Spouse shall mean either the **Cardholder’s** legal wife/husband or, if the **Cardholder** is not married, 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**.

Insurer/ We/ Us shall mean Liva Insurance Company.

Valuables shall mean jewelry, 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**.

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Section 3: GEOGRAPHICAL LIMITS

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



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Section 4: 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** underthis 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 theClient in writing with the prior agreement from **Insurer** and/or **International SOS**.
- 4.3 The **Benefits** and Services provided to the **Cardholders** shall be on a **Compulsory Inclusion** basis.

For Corporate Travel Accounts, section 4.1 Principal Country of Residence condition is not applicable.



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Section 5: 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 **Insurer**, whichever comes later and subject to the appropriate premium having been paid to **Insurer**.
- 5.5 The entitlement to **Benefits** and **Services** will cease automatically on the date **Insurer** receive written notification of the deletion of the **Cardholder** or the termination of the **Cardholder's** 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 of:
 - (I) the date the **Cardholder** as shown is no longer eligible for the **Benefits** and **Services** pursuant to this **Certificate**; or

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Section 6: MEDICAL AND TRAVEL ASSISTANCE SERVICES



6.1 Assistance **Services**

International SOS will provide various medical and travel assistance Services to the **Cardholder**. Those **Services** provided directly by **International SOS** are covered under the terms of this Certificate, subject to the Premium having been paid. Where a third party, such as a physician or courier, is utilized 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 **International SOS Services**

6.2.1 Telephone assistance

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

6.2.2 Service Provider referral

If contacted, **International SOS** 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 **International SOS** 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 this Certificate covers the cost of the provision of the actual Services by third parties, they must be borne separately by the **Cardholder**.

6.2.3 Medical Monitoring

In the event of a **Cardholder** requiring hospitalization, **International SOS** will, if required, monitor the **Cardholder's** medical condition during and after hospitalization until the beneficiary regains a normal state of health, subject to any and all obligations in respect of confidentiality and relevant authorization.

6.2.4 **Cardholder** support

In the event that **International SOS** is contacted to report a lost or stolen **Card** or for account queries, **International SOS** shall contact the **Policyholder's** customers service line as soon as practicable.

6.2.5 Urgent Message Relay

In the event that **International SOS** 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**, **International SOS** 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, International SOS shall advance cash to the **Cardholder** up to the limits shown in Section 19 of this **Certificate**. (to be charged to **Cardholder's** account and subject to authorization by the **Policyholder**).

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**, **International SOS** shall advance the bail bond (to be charged to **Cardholder's** account and subject to authorization by the **Policyholder**).

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, **International SOS** will, send an appropriately qualified medical practitioner to the **Cardholder**. **International SOS** will not pay for the costs of such **Services** unless covered under the terms of this **Certificate**.

6.3.2 **International SOS** 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. **International SOS** 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 **International SOS** 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. **International SOS** will not pay for the costs of such prescription, glasses or contact lenses and any delivery costs thereof.

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Section 7: 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 **Insurer** will make a payment to the **Cardholder** in respect of such expenses up to the limit shown in Section 19 of this **Certificate**.
- 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 **International SOS** such arrangements are necessary on medical grounds, **International SOS** will arrange for the transportation for moving the **Cardholder** to the nearest hospital where appropriate medical care is available or **International SOS** will arrange for the repatriation of the **Cardholder** to the **Principal Country of Residence**.
- 7.2.2 If required, **International SOS** will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and a medical escort.
- 7.2.3 **International SOS** reserves the right to decide whether the **Cardholder's** medical condition is sufficiently serious to warrant an emergency medical evacuation. **International SOS** 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 **International SOS** is aware at the relevant time.
- 7.2.4 **International SOS** 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

- 7.3 Transportation of Mortal Remains
In the case of death of a **Cardholder** whilst on a Journey outside the **Principal Country of Residence**, **International SOS** 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, **International SOS** 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, **International SOS** 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 Section 19 of this Certificate.

- 7.5 Visit of a **Relative**
International SOS will arrange an economy class return ticket for a **Relative** to join the **Cardholder** who has been or will be hospitalized 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 **International SOS**' prior approval and only when judged necessary by **International SOS** on medical and compassionate grounds. In case of such visit, **Insurer** will also pay a daily allowance up to the limits detailed in Section 19 of this **Certificate**.
- 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**, **International SOS** 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 **International SOS**. Total payable expenses for this benefit will be up to the limits detailed in Section 19 of this **Certificate**.
- 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 **International SOS** shall monitor the respective child's medical condition and keep the **Cardholder** informed. Any subsequent need for transportation and hospitalization of the child shall be organized by the **International SOS** (to be charged to **Cardholder's** account and subject to authorization by the **Policyholder**).

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 / **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 Bodily Injury**;
 - (iv) Optical expenses;
 - (v) Treatment provided other than by a qualified medical practitioner;
 - (vi) Expenses incurred which are non-medical in nature such as telephone calls, newspapers;
 - (vii) **Services** rendered or expenses incurred without the authorization and/or intervention of **International SOS**;
 - (viii) Expenses which would have still been payable if the event giving rise to the intervention of **International SOS**, had not occurred;
 - (ix) Elective cosmetic surgery;
 - (x) Expenses incurred for treatment not verified by a medical report;
 - (xi) Expenses for treatment that an **International SOS Physician** considers are not medically necessary whilst on a **Journey** and can be treated on the **Cardholder's** return to their **Principal Country of Residence**;
 - (xii) Expenses incurred where the **Cardholder** in the opinion of the **International SOS Physician** is physically able to return to his/her **Principal Country of Residence** seated as a normal passenger and without medical escort; and

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Section 8:
PERSONAL
ACCIDENT
COVERS



8.1. COMMON CARRIER

8.1.1 If during a **Journey**, a **Cardholder** sustains **Bodily Injury** 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 **Insurer** 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 Section 19):

(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 **International SOS** had not occurred;
- (ii)

More than one claim under this Section 8 in connection with the same **Accident**;
- (iii)

Medical or surgical treatment expenses; and
- (iv)

Bodily Injury sustained other than whilst the **Cardholder** is on a **Journey**.

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Section 9:
HOSPITAL
DAILY
BENEFIT



- 9.1
- If a **Cardholder** sustains **Bodily Injury** or **Illness** during a **Journey** which results in the in- patient hospitalization of the **Cardholder**, the **Insurer** will pay to the **Cardholder** or such person as may be selected by the **Cardholder’s** legal personal representative(s), the sum detailed in Section 19 of this **Certificate**, per day, up to a maximum of 30 (thirty) days.

Specific Exclusions Applying To Section 9

- 9.2
- 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)

Services rendered without the authorization and/or intervention of **International SOS**;
- (ii)

Cases of minor **Illness** or **Bodily Injury**, which in the opinion of the **International SOS 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 hospitalization unless the period of hospitalization 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 hospitalization within the **Principal Country of Residence**;
- (viii)

Payment of benefit in respect of hospitalization where treatment is not verified by a medical report.

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Section 10: PERSONAL LIABILITY

- 10.1 If whilst on a Journey the **Cardholder** is involved in an incident which results in him or her becoming legally liable to pay damages or costs in respect of **Bodily Injury** and/or accidental loss of or damage to material property belonging to any third party then the **Insurer** will pay to the **Cardholder** against all sums which they shall become legally liable to pay to a third party claimant up to the limit specified in Section 19 of this **Certificate**.
- 10.2 The limit shown in Section 19 of this **Certificate** includes the **Cardholder's** costs and expenses incurred with the prior written approval of **Insurer**.
- 10.3 Special Conditions:-
- (i) The liability of the Insurer for all sums payable by the **Cardholder** under this section shall not exceed the limits shown in Section 19 of this **Certificate**;
 - (ii) The **Cardholder** shall give immediate notice to the Insurer of any occurrence for which there may be liability under this section and shall provide the **Insurer** with such particulars and information as the Insurer may require and shall forward to the Insurer immediately on receipt any letter, writ, summons and process and shall advise the **Insurer** in writing immediately the **Cardholder** has knowledge of any impending prosecution, inquest or inquiry in connection with the said occurrence;
 - (iii) No admission of liability or offer, promise or payment shall be made without the prior written consent of the **Insurer**. The **Insurer** shall be entitled at their discretion to take over settlement of any claim and to prosecute at their own expense and for benefit any claim for compensation or damage against any other person. The **Cardholder** shall give any and all information and assistance required;
 - (iv) The **Insurer** may at any time and at their sole discretion pay to the **Cardholder** the maximum sum payable under this section in respect of any claim. The **Insurer** shall then be exempt from all future liability under this section.

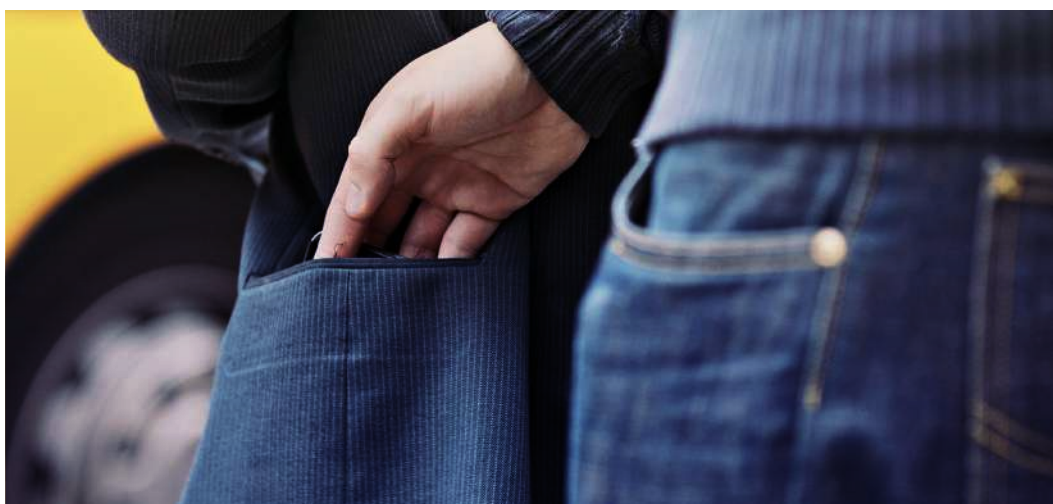
Specific Exclusions Applying to Section 10

- 10.4 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) **Bodily Injury** to employees of the **Cardholder**;
 - (ii) The **Cardholder's** liability arising out of:
 - a) the use of vehicles, aircraft or watercraft (other than manually propelled rowing boats, punts or canoes);
 - b) property belonging to or held in trust by or in the custody of, or control of the **Cardholder**;
 - c) any willful or malicious act;
 - d) the ownership or use of firearms;
 - e) the carrying on of any trade, profession or business;
 - (iii) The **Cardholder's** liability to other members of the **Family**; and
 - (iv) Liability which has been assumed by the **Cardholder** under contract or agreement unless the liability would have attached in the absence of such contract or agreement;



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Section 11: 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 **Insurer** will pay the **Cardholder** in respect of such loss, theft or damage up to the limits shown in Section 19 of this **Certificate**.
- 11.2 In order to be reimbursed by the **Insurer**, 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 **Insurer** will pay the **Cardholder** in respect of such loss, theft or damage up to the limits shown in Section 19 of this **Certificate**.
- 11.4 In order to be reimbursed by the **Insurer**, 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** or **Money** left unattended:
 - a) unless locked in **Your** accommodation;
 - b) In a motor vehicle/ trailer/ caravan unless secured in a locked compartment.
 - (ix) Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
 - (x) Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
 - (xi) The first USD 50 per event being the Excess;
 - (xii) Loss of personal goods borrowed, hired or rented by the **Cardholder**; and
 - (xiii) (In respect of **Money**) Devaluation of currency or shortages due to errors or omissions during monetary transaction;
 - (xiv) Loss or theft of or damage for **Money** from **Baggage** which is checked in with an airline or other travel company;
 - (xv) **Baggage** or **Money** that are lost, stolen or damaged or lost whilst being transported in a motor vehicle, trailer or caravan.
 - (xvi) Loss or theft of or damage to essential documents.

12A

Section 12A: CANCELLATION

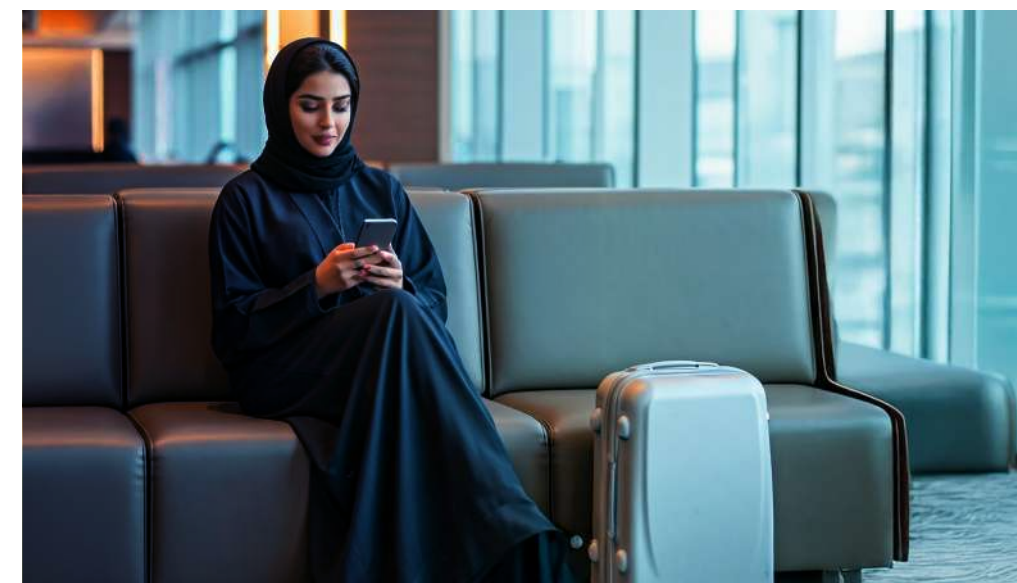
- 12.1 If, a **Cardholder** incurs expenses as the direct and necessary result of the cancellation, curtailment or re-arrangement of any part of the original itinerary for the **Cardholder's Journey** is the direct consequence of:
- (i) the **Cardholder** sustaining **Bodily Injury** or suffering **Illness**;
 - (ii) the death, **Bodily Injury or Illness** of a **Relative**;
 - (iii) compulsory quarantine, jury service, subpoena or hijacking involving the **Cardholder**;
 - (iv) cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion, mechanical breakdown or adverse weather conditions; or
 - (v) the **Cardholder's** leave being cancelled by the Armed Services.
- Then the **Insurer** will pay the **Cardholder** for the unused portion of non-refundable travel and accommodation expenses as included in the **Journey** as per the limits shown in Section 19 of this **Certificate**.

Specific Exclusions Applying To Section 12A

- 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 **International SOS**, had not occurred;
 - (ii) Cases of minor **Illness** or **Bodily Injury** of the **Cardholder**, which in the opinion of the **International SOS 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

12B

Section 12B: EMERGENCY RETURN HOME



- 12.3 The **Insurer** 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 hospitalization 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; and
 - (ii) accidental damage to, or burglary, flooding or fire affecting the **Cardholder's** home or usual place of business in the **Principal Country of Residence** when a loss in excess of USD 2,000 is involved or when the **Cardholder's** presence is required by the Police in connection with such events.

Specific Exclusions Applying To Section 12B

- 12.4 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 **Insurer**.

13

Section 13: INCONVENIENCE

Travel Delay

13.1 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) missed connection (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 6 (six) hours on the outward or return **Journey** from the time shown in the carrier's travel itinerary as supplied to the **Cardholder**, the Insurer will arrange a payment to the **Cardholder** for the expenses incurred prior to the actual departure, in respect of restaurant meals, refreshments and/or hotel accommodation used during the period of delay.

13.2 The payment to the **Cardholder** under Section 13.1 is up to the limits as shown in Section 19 of this **Certificate**, 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.

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

Baggage Delay

13.4 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 6 (six) hours of the scheduled arrival time,

the **Insurer** will reimburse the **Cardholder** up to the limits as shown in Section 19 of this **Certificate** for the purchase of immediate necessities 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

13.5 In the event of a **Cardholder** losing or misplacing (either permanently or temporarily) any essential documents needed whilst on a **Journey**, the **Insurer** 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 Section 19 of this **Certificate**.

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

Hi-Jack

13.7 Should the **Cardholder's** means of transport be subject to a Hi-jack during a covered trip, the **Insurer** will pay up to the limits shown in Section 19 of this **Certificate** for each day of detention for a maximum of 21 (twenty one) days.

Legal Expenses

13.8 The **Insurer** will provide cover for legal expenses incurred up to the limits as shown in Section 19 of this **Certificate** 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 13

- 13.9 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 6 (six) 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, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, 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 **Insurer** 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 authorization and/or intervention of **International SOS**; and In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages.

14

Section 14:
INTENTIONALLY
DELETED

15

Section 15:
INTENTIONALLY
DELETED

16

Section 16: PURCHASE PROTECTION INSURANCE



16.1 DESCRIPTION OF COVERAGE

Subject to the Schedule(s) 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 16.2., Purchase Protection: Valuation, up to the amounts described in Section 16.3., Purchase Protection: Scope of Coverage.

Losses must occur within 365 days from date of **Covered**. 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.

16.2 Purchase Protection Valuation

The Company shall be liable for the lesser of the following amounts:

16.2.1) the amount of the **Covered Purchase** indicated on the Eligible Account; or

16.2.2) 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 jewelry 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

16.3 Purchase Protection Scope of Coverage

The maximum liability of the **Insurer** under this Policy is as indicated in the Schedule(s) of Benefits. Coverage limits for Eligible Persons are subject to limitations stated in the Schedule(s) of Benefits.

Specific Exclusions Applying To Section 16

- 16.4 **Covered Purchases** do not include: 1) boats; 2) motorized vehicles (including but not limited to aero planes, 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) traveler's 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 labor or maintenance, repair or installation of products, goods, property or professional advices of any kind).
- 16.5 Theft of, or damage to, jewelry, 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 1., Purchase Protection: Valuation; Section 2., Purchase Protection: Scope of Coverage; and PART IV, Exclusions.
- 16.6 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 Policy; confiscation by any government, public authority or customs official; risks of contraband, losses arising from illegal activity or acts; act of God (including but not limited to flood, hurricane and earthquake); property while in the care, custody or control of any **Common Carrier**.
- 16.7 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 Covered Purchases.
- 16.8 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.
- 16.9 Items stolen from unattended vehicles are not covered. Any additional exclusions are indicated in the Schedule(s) of Benefits.

17

Section 17: EXTENDED WARRANTY

- 17.1 Subject to the Schedule(s) 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.
- 17.2 If a Covered Purchase ceases to operate satisfactorily and requires repair during the period covered by this Policy, 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 Policy pay more than the actual purchase.

Specific Exclusions Applying To Section 17

- 17.3 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).
- 17.4 Covered Purchases do not include items acquired for a purchase price exceeding US\$1,000.
- 17.5 Original warranty which is not valid in Kingdom of Saudi Arabia and/or the validity period is of less than three (3) months.

18

Section 18: RENTAL COLLISION DAMAGE WAIVER



Rental Vehicle - passenger vehicles authorized to use public roads (passenger cars, estate cars and vans, authorized to carry up to nine people) hired on a daily or weekly basis from an authorized 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 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 **Benefit Table** to indemnify **you** if the licensed rental agency or company holds **you** responsible for costs arising from:

1. Material damage to the **Rental Vehicle** during the period of hire resulting from damage, fire, vandalism, or theft of the **Rental Vehicle**, including its tires or glass;
2. Any claim from the rental company for subsequent loss of revenue whilst the Rental Vehicle is unavailable for hire as a result of such damage or loss.

SPECIAL CONDITIONS

1. No cover will apply to any **driver** who:
 - a) 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);
 - b) 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**;
 - c) has any conviction (or pending conviction) for driving whilst under the influence of a drug

- d) has had a conviction (or pending conviction) for drink driving, within the last two years;
- e) has been suspended (or is awaiting prosecution) for dangerous driving;
- f) is under 21 years of age;
- g) violates the conditions of the rental agreement.

2. No cover under will apply in respect of the following types of **Rental Vehicle**:

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

3. The Driver will be covered when being on a **Journey** and renting only one passenger car at any one time.

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



5. Revolving or lease type contracts are not covered.

6. Anything mentioned in GENERAL CONDITIONS.

Specific Exclusions Applying To Section 18

- 1. 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.
- 2. Claims made against you by your Relatives, any Cardholders on your account and their Relatives, or any passengers or anyone who works for you.
- 3. Mopeds and motorbikes, commercial vehicles, trucks, motor homes and vehicles not licensed for road use including but not limited to trailers and caravans.
- 4. Vehicles used off-road, in or in training for racing competitions, trials rallies or speed testing.
- 5. Loss and/or damage to vintage cars over 20 years old, or cars that have not been manufactured for at least 10 years.
- 6. Loss and/or damage resulting from failure of any person to observe the maintenance and operating instructions supplied with the Rental Vehicle.
- 7. Loss and/or damage caused by wear and tear, insects or vermin.
- 8. Loss and/or damage arising from the **Rental Vehicle** being employed for a purpose other than that stated in the rental agreement.
- 9. Any costs where you admit liability, negotiate, make and promise or agree any settlement.
- 10. Any fines and punitive damages.
- 11. Anything mentioned in GENERAL EXCLUSIONS.

19 Section 19: Schedule of Benefits

Non-Premium Charge Cards		
TABLE OF BENEFITS		
	The American Express Gold Card	The American Express® Card / The American Express Green Card
	Usage	Usage
	Trip Duration Limitage	91 days
	Maximum Days/ Policy	183 days
Winter Sports	Maximum 17 days	Maximum 17 days
Maximum Age	80	80
Family Cover	Yes, if travelling with the card member	Yes, if travelling with the card member
Medical & Related Expenses		
Excess	100\$	100\$
Emergency Medical Expenses	\$100,000	\$100,000
Emergency Dental treatment	\$500	\$500
Repatriation Evacuation	Not Covered	Not Covered
Repatriation of Remains	Not Covered	Not Covered
Additional Costs for Accomodation	100 USD - 5 DAYS	100 USD - 5 DAYS
Additional Travel Expens-	Not Covered	Not Covered
Visit of Close Relative	Not Covered	Not Covered
Return Home of Child	Not Covered	Not Covered
Medical Assistance to Children at Home	Not Covered	Not Covered
Travel Accident (public conveyance only)		
Death	\$250,000	\$100,000
Dismemberment	\$250,000	\$100,000
Hospital Daily Benefit	Not Covered	Not Covered
TINC		
Excess	6 hours	6 hours
Flight Delay	\$480	\$480
Missed Departure	\$480	\$480
Missed Connection	\$400	\$400
Luggage Delay	\$480	\$480
Hijack	Not Covered	Not Covered

Non-Premium Charge Cards		
	The American Express Gold Card	The American Express Green Card
Cancellation / Curtailment		
Excess	\$50	\$50
Cancellation / Curtailment	\$400	\$400
Emergency Return Home	Not Covered	Not Covered
Personal Property		
Excess	\$50	\$50
Luggage Loss	\$1,000	\$1,000
Single Article Limit	\$150	\$150
Valuables Limit in Total	\$150	\$150
Loss of Money	Not Covered	Not Covered
Loss of Travel Documents	Not Covered	Not Covered
Legal Assistance		
Lawyer Referrals	Not Covered	Not Covered
Legal Assistance	Covered	Covered
Legal Expenses	Not Covered	Not Covered
Advance Payment of Bail Bond	Not Covered	Not Covered
Personal Liability		
Per Incident	Not Covered	Not Covered
Retail Protection		
Per Incident	\$1,000	\$800
Per Year	\$10,000.00	\$8,000
Extended Warranty		
Per Incident	\$1,000	\$1,000
Per Year	\$2,000	\$2,000
Collision Damage Waiver		
Stolen or Damaged Vehicle	Not Covered	Not Covered
Assistance Services		
Medical Emergency Assistance	Covered	Covered
Referrals to medical services	Covered	Covered
Dispatch of Doctor on the spot	Covered	Covered
Hospital admission	Covered	Covered

Non-Premium Charge Cards		
	The American Express Gold Card	The American Express Green Card
Dispatch of necessary medicine that cannot be found locally	Covered	Covered
Replacement of Broken, Lost or Stolen Glasses or contact lenses	Covered	Covered
Transfer of lost or forgotten prescriptions	Covered	Covered
Personal Assistance	Covered	Covered
Information for preparing a journey	Covered	Covered
Information on visas, passports	Covered	Covered
Information on inoculation requirements for foreign travel	Covered	Covered
Information on customs and duty regulations	Covered	Covered
Information on foreign exchange rates and value added taxes	Covered	Covered
Referrals to American Express Travel Service Offices World-wide and duty regulations	Covered	Covered
Referrals to Embassies or Consulates	Covered	Covered
Referrals to Interpreters	Covered	Covered
Dipatch of Interpreters	Covered	Covered
Travel Oriented Medical Assistance	Covered	Covered
Cash advances	Not Covered	Not Covered
Urgent message relay	Covered	Covered
Luggage assistance	Covered	Covered
Assistance for return trip	Not Covered	Not Covered

	Revolve (credit cards)		
TABLE OF BENEFITS	 The American Express Platinum Credit Card	 The American Express Blue Card	 AlFursan American Express Credit Card / The Marriott Bonvoy American Express® Credit card
Usage	Usage	Usage	Usage
Trip Duration Limitage	91 days	91 days	91 days
Maximum Days/ Policy	183 days	183 days	183 days
Winter Sports	Maximum 17 days	Maximum 17 days	Maximum 17 days
Maximum Age	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
Medical & Related Expenses			
Excess	100\$	100\$	100\$
Emergency Medical Expenses	\$100,000	\$50,000	\$100,000
Emergency Dental treatment	\$500	\$500	\$500
Repatriation Evacuation	Not Covered	Not Covered	Not Covered
Repatriation of Remains	\$5,000	Not Covered	N/A
Additional Costs for Accomodation	100 USD - 5 DAYS	Not Covered	100 USD - 5 DAYS
Additional Travel Expens-	Not Covered	Not Covered	Not Covered
Visit of Close Relative	100 USD - 5 DAYS	Not Covered	Not Covered
Return Home of Child	\$1,000	Not Covered	Not Covered
Medical Assistance to Children at Home	Not Covered	Not Covered	Not Covered
Travel Accident (public conveyance only)			
Death	\$200,000	\$65,000	\$100,000
Dismemberment	\$200,000	\$65,000	\$100,000
Hospital Daily Benefit	Not Covered	Not Covered	Not Covered
TINC			
Excess	6 hours	Not Covered	6 hours
Flight Delay	\$900	Not Covered	\$480
Missed Departure	\$900	Not Covered	\$480
Missed Connection	\$800	Not Covered	\$400
Luggage Delay	\$900	Not Covered	\$480
Hijack	Not Covered	Not Covered	Not Covered

	Revolve (credit cards)	
TABLE OF BENEFITS	 The American Express Gold Credit Card	 The Gold Card®
Usage	Usage	Usage
Trip Duration Limitage	91 days	91 days
Maximum Days/ Policy	183 days	183 days
Winter Sports	Maximum 17 days	Maximum 17 days
Maximum Age	80	80
Family Cover	Yes, if travelling with the card member	Yes, if travelling with the card member
Medical & Related Expenses		
Excess	100\$	100\$
Emergency Medical Expenses	\$100,000	\$100,000
Emergency Dental treatment	\$500	\$500
Repatriation Evacuation	Not Covered	Not Covered
Repatriation of Remains	N/A	Not Covered
Additional Costs for Accomodation	100 USD - 5 DAYS	100 USD - 5 DAYS
Additional Travel Expens-	Not Covered	Not Covered
Visit of Close Relative	Not Covered	Not Covered
Return Home of Child	Not Covered	Not Covered
Medical Assistance to Children at Home	Not Covered	Not Covered
Travel Accident (public conveyance only)		
Death	\$100,000	\$250,000
Dismemberment	\$100,000	\$250,000
Hospital Daily Benefit	Not Covered	Not Covered
TINC		
Excess	6 hours	6 hours
Flight Delay	\$480	\$480
Missed Departure	\$480	\$480
Missed Connection	\$400	\$400
Luggage Delay	\$480	\$480
Hijack	Not Covered	Not Covered

	Revolve (credit cards)		
	The American Express Platinum Credit Card	The American Express Blue Card	AlFursan American Express Credit Card / The Marriott Bonvoy American Express® Credit card
Dispatch of necessary medicine that cannot be found locally	Covered	Covered	Covered
Replacement of Broken, Lost or Stolen Glasses or contact lenses	Covered	Covered	Covered
Transfer of lost or forgotten prescriptions	Covered	Covered	Covered
Personal Assistance	Covered	Covered	Covered
Information for preparing a journey	Covered	Covered	Covered
Information on visas, passports	Covered	Covered	Covered
Information on inoculation requirements for foreign travel	Covered	Covered	Covered
Information on customs and duty regulations	Covered	Covered	Covered
Information on foreign exchange rates and value added taxes	Covered	Covered	Covered
Referrals to American Express Travel Service Offices World-wide and duty regulations	Covered	Covered	Covered
Referrals to Embassies or Consulates	Covered	Covered	Covered
Referrals to Interpreters	Covered	Covered	Covered
Dipatch of Interpreters	Covered	Covered	Covered
Travel Oriented Medical Assistance	Covered	Covered	Covered
Cash advances	Up to USD 1,000	Not Covered	Not Covered
Urgent message relay	Covered	Covered	Covered
Luggage assistance	Covered	Covered	Covered
Assistance for return trip	Up to USD 1,000	Not Covered	Not Covered

	Revolve (credit cards)	
	The American Express Gold Credit Card	The Gold Card®
Dispatch of necessary medicine that cannot be found locally	Covered	Covered
Replacement of Broken, Lost or Stolen Glasses or contact lenses	Covered	Covered
Transfer of lost or forgotten prescriptions	Covered	Covered
Personal Assistance	Covered	Covered
Information for preparing a journey	Covered	Covered
Information on visas, passports	Covered	Covered
Information on inoculation requirements for foreign travel	Covered	Covered
Information on customs and duty regulations	Covered	Covered
Information on foreign exchange rates and value added taxes	Covered	Covered
Referrals to American Express Travel Service Offices World-wide and duty regulations	Covered	Covered
Referrals to Embassies or Consulates	Covered	Covered
Referrals to Interpreters	Covered	Covered
Dipatch of Interpreters	Covered	Covered
Travel Oriented Medical Assistance	Covered	Covered
Cash advances	Not Covered	Not Covered
Urgent message relay	Covered	Covered
Luggage assistance	Covered	Covered
Assistance for return trip	Not Covered	Not Covered

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Section 20: 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 **International SOS** shall use its best endeavors 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 **International SOS** obtaining the necessary authorizations issued by the various authorities concerned. **International SOS** shall not be required to provide **Benefits** and **Services** to the **Cardholders**, who in the sole opinion of **International SOS** 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 **Insurer** within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by **Insurer** 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 **Insurer** within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of **Insurer** 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 **Insurer**:
- (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 program 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 Insurer.
- 20.8 **Insurer** 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**.

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Section 21: GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This **Certificate** does not cover:

- 21.1 Any claim, which is more specifically covered elsewhere, as more fully, set forth in General Condition 20.5.
- 21.2 Claims for events occurring after the **Journey**;
- 21.3 Any claim in respect of **Cardholders** aged 81 (eighty one) years or older at the start of a **Journey**.
- 21.4 Any **Pre-existing Health Disorder** or **Condition or congenital anomalies or any complication arising therefrom**;
- 21.5 Any **Journey** booked or undertaken against medical advice;
- 21.6 Any **Journey** specifically undertaken with the intention of obtaining medical treatment;
- 21.7 Any **Journey** booked after receipt of a terminal prognosis to the **Cardholder** or **Relative**;
- 21.8 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;
- 21.9 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**;
- 21.10 Any claim arising from or related to willfully 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;

- 21.11 Any claim resulting from the failure of the **Cardholder** to exercise all reasonable care to protect themselves and their property;
- 21.12 The commission of, or the attempt to commit, an unlawful act;
- 21.13 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);
- 21.14 Any claim arising from or related to:
 - 20.14.1 Loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
 - 20.14.2 Any legal liability of whatsoever nature. Caused by or contributed to by or arising from:
 - (a) Ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - (c) Nuclear reaction, nuclear radiation or radioactive contamination
- 21.15 Any claim arising from or related to:
 - 20.15.1 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

20.15.2. 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 20.15.1 and/ or 20.15.2 above.

If the **Insurer** 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.

21.16 **Services** provided by any party other than **International SOS** for which no charge would be made if this **Certificate** were not in place;

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

21.18 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;

21.19 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 airline or licensed charter aircraft over an established route;

21.20 Any claim arising from or related to **Bodily Injury** occurring 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;

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

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

21.23 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).

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

21.25 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.

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

21.27 Any claim arising from a pandemic or epidemic.

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

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

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

21.31 Driving or riding as a passenger in or on

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

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

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

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Section 22: INTENTIONALLY DELETED

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Section 23: REQUESTING EMERGENCY MEDICAL or TRAVEL ASSISTANCE

Emergency Medical and Travel assistance **Services** are available 24 hours a day from **International SOS**.

In the event that the **Cardholder** requires these **Services**, please Call (+971 4 253 6060).

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Section 24: HOW TO MAKE A CLAIM

24.1 The **Cardholder** must first check his/her policy wording and the relevant section(s), terms, conditions and exclusions, to ensure that what **You** are intending to claim for is covered.

Original invoices, receipts, official reports, tickets, agreements, credit or debit card slips, or other documentary evidence will be required to be submitted in support of any claim.

24.2 Upon contacting **Policyholder** to report a claim, the **Cardholder** should request a claim form, which should be returned to the address given within 28 (twenty-eight) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.



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Section 25: COMPLAINTS PROCEDURE

At Liva, we are committed to going the extra mile for our customers and wherever possible, exceeding their expectations. If you believe that we have not delivered the service you expected, or you are concerned about any aspect of the service we have provided, please refer your complaint to the Complaints Officer from the Branch dealing with your query. You can write, email or telephone, whichever is preferable to you, and ask the Branch Manager who is the Complaints Officer, to review the problem.

If you are not satisfied with our response, you can write, telephone or email to the Complaints Manager at the address given below, who will conduct a separate investigation and full review. We will issue a letter acknowledging your complaint and we will continue to keep you well informed of the further actions we will be taking to reach a suitable conclusion.

Complaints Manager
Liva Insurance Company, Riyadh Branch, 20th Floor Grand Tower Building, King Fahad Road, Al Mohammadiyah District, Riyadh
Tel No: 00 966 1 465 1520 Fax No: 00 966 1 464 5457
Email: customercare.sa@livainsurance.com
Customer Service No: 8002444481

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Section 26: OTHER PROVISIONS



Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer 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 that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Annexure A – Winter Sports Extension

The Policy is extended to include Winter Sports coverage subject to the following terms & conditions:

1. **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.
2. **Winter Sports** shall mean:
 - On-piste skiing or snowboarding on-piste
 - Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
 - Cross country skiing on recognized routes and with a guide
 - Sledging
 - Outdoor ice skating on recognized public rinks
3. **Excluded Activities:** Examples of **Winter Sports** activities not covered under this extension are Bobsleighing, Heli Skiing, Para Skiing, Ice Hockey, Lugging, Use of Skeletons, Ski Acrobatics, Ski Racing, Ski Jumping etc.
4. All other terms, conditions, exclusions of the main Policy will apply to the coverage under this extension.

