

ALFURSAN AMERICAN EXPRESS CREDIT CARD - GLOBAL ASSISTANCE

1 GENERAL

1.1 GUIDELINES

To comply with the terms and conditions and in order to receive benefits under the present group policy The Alfursan American Express Credit Cardmember must contact the assistance service provider appointed by the insurer as soon as a claim or potential claim arises. In any event, The Credit / Charge Cardmember must contact the assistance service provider before incurring expenses over US\$ 250/- or as soon as physically possible, in order to obtain prior authorization by the assistance service provider

1.2 SPECIFIC APPLICATION

American Express Network Card Issuer: American Express Saudi Arabia, a company incorporated and organized under the laws of the Kingdom of Saudi Arabia and having its registered office at P O Box 6624, Riyadh, 11452, Saudi Arabia.

In an emergency, The Alfursan American Express Credit Cardmember should call

Bahrain / International: +973 17510600,
USA/Canada: +18885249672,
France / Europe: +33975180996,
Fax: +973 17530242

or Email:
claims@afroasianassistance.com

giving the Credit Cardmember's name, Card number and as much information as possible. Please give the ASSISTANCE SERVICE PROVIDER a telephone, fax or telex number where the Cardmember can be contacted.

All emergency services are open 24 hours a day, 365 days a year.

Afro Asian Assistance-AAA at
Trust Tower - 8th floor,
Building 125,
Road 1705,
Block 317,
Diplomatic Area - Manama,
Kingdom of Bahrain,
P.O.BOX: 20078.

2 DEFINITIONS

2.1 THE INSURER

Benefits 1 - 10 are underwritten by: Afro Asian Assistance-AAA

2.2 THE POLICYHOLDER:

AMERICAN EXPRESS TRAVEL RELATED SERVICES, a corporation incorporated and validly existing under the laws of the State of Delaware, having its principal office at the World Financial Center, New York, N.Y. 10285, U.S.A

2.3 THE PROGRAMME ADMINISTRATOR AND ASSISTANCE SERVICE PROVIDER:

AFRO ASIAN ASSISTANCE B.S.C. (c) - AAA, Trust Tower - 8th floor, Building 125, Road 1705, Block 317, Diplomatic Area - Manama, Kingdom of Bahrain, P.O.BOX: 20078

2.4 THE BENEFICIARY

The Beneficiary of this Group Policy issued to American Express are worldwide American Express Network CARD Issuers. The Benefits are extended free of charge to:

2.4.1 The account holder of The Alfursan American Express Credit Card issued by AMEX (the Cardmember) in the COUNTRY OF DEPARTURE

2.4.2 His/her dependent spouse and children under 19 years of age in full-time education, living at HOME

The Cardmember and dependents must have their permanent residence in the COUNTRY OF DEPARTURE and all must be no more than 80 years of age, in a good state of health and fit to travel. Coverage for dependents applies only if they are travelling with the Cardmember.

The Cardmember is covered during an unlimited number of private or business TRIPS commencing and ending in the COUNTRY OF DEPARTURE world-wide, with the exception of the COUNTRY OF DEPARTURE, of maximum 91 consecutive days.

Specific Definitions with respect to certain Benefits may apply.

2.5 MEANING OF WORDS APPLYING TO THE WHOLE POLICY

2.5.1 BUSINESS ASSOCIATE

Means a business partner, director or the Cardmembers employee who has a close working relationship with the Cardmember, as certified by a Director or Manager

2.5.2 CLOSE RELATIVE:

Spouse, mother, father, mother-in-law, father-in-law, daughter, son, (including legally adopted daughter or son, step-daughter or son), daughter-in-law, son-in-law, brother, sister of the Cardmember

2.5.3 COUNTRY OF DEPARTURE:

Country in which the Card is issued in

2.5.4 FAMILY:

The Cardmember, his/her spouse, the natural, foster or adopted child/children or legal ward of the Cardmember, each child being under 19 years of age in full-time education and living at HOME at the time the period of validity of the Card

2.5.5 GEOGRAPHICAL LIMITS

The Cardmember is covered world-wide with the exception of the COUNTRY OF DEPARTURE

Please note the following:

If the Cardmember is undertaking a holiday on a cruise ship, all appropriate benefits will apply when the Cardmember is on board the cruise ship and whilst the Cardmember is embarking or disembarking. The INSURER will not pay for the costs of air-sea rescue or emergency transfer ship to shore

2.5.6 HOME:

The Cardmember 's principal place of residence in the COUNTRY OF DEPARTURE

2.5.7 MANUAL WORK:

Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/ supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labor of any kind (other than in the catering industry)

2.5.8 MEDICAL EMERGENCY:

A bodily injury sustained, or sudden and unforeseen illness suffered, by the Cardmember whilst on a TRIP which results in immediate in-patient or out-patient TREATMENT being deemed necessary by a licensed medical practitioner

2.5.9 POLICY EXCESS:

The first US\$ 100 per Cardmember and/or dependent per each and every occurrence of out-patient treatment

2.5.10 PRE-EXISTING MEDICAL CONDITION:

Any medical or mental condition existing prior to a TRIP and/ or causing the Cardmember and/or dependent pain or physical distress or severely restricting his or her normal mobility, and including (but not limited to):

- 2.5.10.1 A condition for which the Cardmember is on a waiting list for hospital in-patient TREATMENT
- 2.5.10.2 A condition referred to a medical specialist or the cause of in-patient TREATMENT within the six months prior to the TRIP
- 2.5.10.3 Any mental condition including fear of flying or other travel phobia
- 2.5.10.4 A condition for which a terminal prognosis has been provided by a medical practitioner

2.5.11 STRIKE OR INDUSTRIAL ACTION:

Any form of industrial action, whether organized by a trade union committee or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services

2.5.12 TREATMENT:

Surgical or medical procedures, the sole purpose of which is the cure or relief of acute illness or injury

2.5.13 TRIP:

The Cardmember is covered during an unlimited number of private or business TRIPS commencing and ending in the COUNTRY OF DEPARTURE world-wide, of maximum 91 consecutive days; the cover is, however, limited to a total of 183 days spent outside the COUNTRY OF DEPARTURE in any 12-month period

Please note the following:

The Cardmember will be covered when undertaking Winter Sports, on condition that the total time the Cardmember spends engaged in these activities does not exceed a maximum of 17 days in total per annual period of insurance

2.5.14 WINTER SPORTS:

On- and off-piste skiing, on- and off-piste snowboarding, tobogganing, glacier skiing, outdoor ice skating on recognized public rinks.
The Cardmember is covered when taking part in WINTER SPORTS, as defined above, on condition that the total time the Cardmember spends engaged in these

activities does not exceed a maximum of 17 days in total per annual period of insurance
The Cardmember is not covered when engaging in bobsleigh, heli-skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing or ski stunting

2.6 Special Conditions applying Off-Piste

The INSURER expects the Cardmember to comply with the following guidelines:

- 2.6.1 The Cardmember must observe the rules of the resort or area. If in doubt, the Cardmember should follow the advice of local authorized guides or instructors
- 2.6.2 Where off-piste is only allowed in the company of a guide, the guide's advice should be strictly followed
- 2.6.3 Inexperienced skiers or snowboarders should not go off-piste except under the supervision of an authorized guide
- 2.6.4 As a general rule, the Cardmember should exercise common sense and follow sensible local practices

3 BENEFITS

3.1 ASSISTANCE SERVICES

The Cardmember is entitled to obtain:

3.1.1 MEDICAL EMERGENCY ASSISTANCE

3.1.1.1 *REFERRALS TO MEDICAL SERVICES:*

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

3.1.1.2 *DISPATCH OF A DOCTOR ON THE SPOT:*

If the Cardmember's condition or the circumstances require it, Afro Asian Assistance-AAA will send a doctor to the Cardmember in order to assess the medical condition; (the cost of health treatment and any doctor's fees shall be borne by the Cardmember unless covered under a benefit of this Group Policy)

3.1.1.3 *HOSPITAL ADMISSION:*

Afro Asian Assistance-AAA will organize the subsequent admission into an appropriate hospital and, if requested, guarantee the medical expenses (to be charged to Cardmember's account and subject to authorization by the

ISSUER, unless covered under a benefit of this Group Policy)

3.1.1.4 *DISPATCH OF NECESSARY MEDICINES WHICH CANNOT BE FOUND LOCALLY:*

If the Cardmember's condition or the circumstances require it, and if legally possible, Afro Asian Assistance-AAA will dispatch the medicine to the Cardmember's location. The cost of the medicine shall be borne by the Cardmember. The cost of shipment shall be borne by Afro Asian Assistance-AAA

3.1.1.5 *REPLACEMENT OF BROKEN, LOST OR STOLEN GLASSES OR CONTACT LENSES:*

If the Cardmember's condition or the circumstances require it, Afro Asian Assistance-AAA will dispatch replacement lenses or glasses to the Cardmember's location. The cost of the actual lenses or glasses shall be borne by the Cardmember. The cost of shipment shall be borne by Afro Asian Assistance-AAA

3.1.1.6 *TRANSFER OF LOST OR FORGOTTEN PRESCRIPTIONS*

When possible by law, Afro Asian Assistance-AAA shall endeavor to facilitate the transfer of a prescription from a Cardmember's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by the Cardmember

3.1.2 *LEGAL ASSISTANCE*

3.1.2.1 *LAWYER REFERRALS*

If the Cardmember is jailed (or threatened to be jailed) Afro Asian Assistance-AAA shall appoint and advance the fees of a lawyer up to the limit provided at the specific or special conditions of the policy (to be charged to Cardmembers' account and subject to authorization by the ISSUER)

3.1.2.2 *LEGAL ASSISTANCE AND COMPENSATION*

3.1.2.2.1 BENEFITS

3.1.2.2.1.1 Legal defense costs and compensation You are liable for:

Following an accident on Your Trip, if a claim is made against You and You are found legally liable for injuring another person or damaging their property and possessions, the Insurer will pay:

3.1.2.2.1.1.1 Legal defense costs up to the limit provided at the specific or special conditions of the policy

3.1.2.2.1.1.2 Compensation up to the limit provided at the specific or special conditions of the policy arising directly or indirectly from one cause

3.1.2.2.1.1.3 An economy flight or standard rail ticket if You have to attend a court

3.1.2.2.1.2 Legal costs in pursuit of compensation:

If You have an accident or You are ill during Your Trip, and decide to seek compensation, the Insurer will pay:

3.1.2.2.1.2.1 Legal costs up to the limit provided at the specific or special conditions of the policy

3.1.2.2.1.2.2 An economy flight or standard rail ticket if You have to attend a court

3.1.2.2.1.3 Legal Proceedings:

The Insurer will appoint a lawyer to control and be responsible for all legal proceedings

3.1.2.2.1.4 Interpreter Fees:

The Insurer will arrange and pay for an interpreter to assist in legal cases

3.1.2.2.1.5 If legal proceedings are successful any legal costs and expenses are to be reimbursed as part of any financial awards received

3.1.2.2.2 EXCLUSIONS FOR LEGAL ASSISTANCE AND COMPENSATION

General Exclusions apply to all Travel Insurance Benefits. Specific Legal Assistance and Compensation Exclusions are as follows:

3.1.2.2.2.1 Any costs where You admit liability, negotiate, make any promise or agree any settlement

3.1.2.2.2.2 Legal costs in pursuit of compensation where the Insurer thinks there is not a reasonable chance of You winning the case or achieving a reasonable settlement

3.1.2.2.2.3 Claims made against You, by Your Family, or any Cardmembers on Your Card Account and their Families, or anyone who works for You

3.1.2.2.2.4 Claims made by You, against Your Family, or any Cardmembers on Your Card Account and their Families, or anyone who works for You

3.1.2.2.2.5 Claims made by You against Us, the Insurer, a travel agent, tour operator or carrier

3.1.2.2.2.6 Liability as a result of damage to property and possessions which are under Your care or responsibility during Your Trip

3.1.2.2.2.7 Liability You incur solely as a result of a contract You have entered into

3.1.2.2.2.8 Claims caused directly or indirectly by ownership, possession or use of motorized vehicles, aircraft, watercraft or firearms, or animals. (If You rent a car, you may be entitled to receive liability benefits. Please refer to Car Rental Benefits 3.2.5)

3.1.2.2.2.9 Claims caused directly or indirectly in connection with land or buildings which You own or are using except as temporary holiday accommodation

3.1.2.2.2.10 Claims arising directly or indirectly in connection with any business, profession or trade activity

3.1.2.2.2.11 Any fines and punitive damages

3.1.2.2.2.12 Costs relating to inquests, application for review of a judgment or legally binding decision

3.1.2.3 *ADVANCE PAYMENT FOR BAIL BOND*

If the beneficiary is jailed (or threatened to be), Afro Asian Assistance-AAA shall advance the bail bond up to the limit provided at the specific or special conditions of the policy (to be charged to Cardmembers' account and subject to authorization by the ISSUER)

3.1.2.4 *DISPATCH OF AN INTERPRETER*

In case of imprisonment or hospitalization and circumstances demand the services of an interpreter, Afro Asian Assistance-AAA shall make the necessary arrangements. (to be charged to the Cardmember's account and subject to authorization by the ISSUER)

3.1.3 *PERSONAL ASSISTANCE*

3.1.3.1 *Afro Asian Assistance-AAA WILL ENDEAVOUR TO PROVIDE:*

- 3.1.3.1.1 Information for preparing a journey
- 3.1.3.1.2 Information on visas, passports
- 3.1.3.1.3 Information on inoculation requirements for foreign travel
- 3.1.3.1.4 Information on customs and duty regulations
- 3.1.3.1.5 Information on foreign exchange rates and value added taxes
- 3.1.3.1.6 Referrals to American Express Travel Service Offices World-wide
- 3.1.3.1.7 Referrals to Embassies or Consulates
- 3.1.3.1.8 Referrals to Interpreters

3.1.4 TRAVEL ORIENTED EMERGENCY ASSISTANCE

3.1.4.1 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 automatic teller machines (ATMs') available at the Cardmember's location, Afro Asian Assistance-AAA shall advance cash to the Cardmember up to the limit provided at the specific or special conditions of the policy (to be charged to Cardmember's account and subject to authorization by the ISSUER)

3.1.4.2 URGENT MESSAGE RELAY

Transmission of urgent messages from the Cardmember to relatives, business associates, friends residing in his/her country of residence and vice versa

3.1.4.3 LUGGAGE ASSISTANCE

Afro Asian Assistance-AAA will provide assistance in locating lost luggage and shall provide to the Cardmember regular updates on the location status

3.1.4.4 ASSISTANCE FOR RETURN TRIP

In case of loss or theft of the American Express Card or identity papers necessary to return home, Afro Asian Assistance-AAA will provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided for an amount up to the limit provided at the specific or special conditions of the policy (to be charged to Cardmember's account and subject to authorization by the ISSUER)

3.1.4.5 *REFUND PROTECTION*

The benefit applies to items purchased from a retailer operating in Saudi Arabia with premises at a Saudi Arabian address that have had no previous owner.

3.1.4.5.1 If a retailer will not take back an unused item purchased on the American Express Centurion Card Account for personal use within 90 days of purchase, you will be paid:

3.1.4.5.1.1 The purchase price of the item or up to the limit provided at the specific or special conditions of the policy whichever is the lower

3.1.4.5.1.2 Up to a maximum amount as provided at the specific or special conditions of the policy in any 12-month period

3.2 EXCLUSIONS FOR REFUND PROTECTION

Specific Refund Protection Exclusions are as follows:

- 3.2.1 Items that are not in a new and saleable condition, free from all defects, and in full working order.
- 3.2.2 Jewelry, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents, traveler's cheques, tickets; services; mobile phones and accessories; recorded media (including but not limited to CD's, DVD's, computer software, video and audio tapes); books; animals and plants; consumable and perishable goods; healthcare items; rebuilt and refurbished items; closing down sale items; vehicles and their parts; land and buildings; items permanently affixed to home, office or vehicles.

3.2.3 ASSISTANCE BENEFITS

3.2.3.1 *MEDICAL BENEFITS*

Cover under section 3.2. - depends on the Cardmember and/or dependent being in a good state of health and fit to undertake the TRIP immediately prior to their departure on the TRIP, as it may be stated in a letter from the Cardmember's and/or dependent's family physician.

3.2.3.1.1 BENEFIT 1: MEDICAL EXPENSES

The INSURER will pay the following costs for each Cardmember and/or dependent who

sustains bodily injury or suffers illness or dies whilst on a TRIP:

Up to the limit provided at the specific or special conditions of the policy for Inpatient Treatment i.e. reasonable medical expenses necessarily incurred for the immediate needs of a MEDICAL EMERGENCY. Included are doctor's fees, hospital expenses, medical TREATMENT and medical transportation charges for conveyance of the Cardmember to the nearest suitable hospital abroad.

Up to the limit provided at the specific or special conditions of the policy (with POLICY EXCESS of US\$ 100) for Outpatient Treatment i.e. reasonable medical expenses for doctors' fees incurred for the immediate needs of a MEDICAL EMERGENCY.

3.2.3.1.2 BENEFIT 2: DENTAL TREATMENT

Costs of providing emergency dental TREATMENT up to the limit provided at the specific or special conditions of the policy for the immediate relief of pain; and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating.

3.2.3.1.3 BENEFIT 3: REPATRIATION EVACUATION

Additional travelling costs incurred in repatriating the Cardmember to the COUNTRY OF DEPARTURE when recommended by Afro Asian Assistance-AAA's Senior Medical Officer. The INSURER will pay for the cost of a medical escort if considered necessary. Also, the INSURER will pay the additional travelling and reasonable accommodation costs incurred in returning to the Cardmember's HOME address the Cardmember's spouse or common law or same sex partner and/or the Cardmember's children) accompanying the Cardmember on the TRIP and subject to being covered under this Group Policy.

3.2.3.1.4 BENEFIT 4: REPATRIATION OF REMAINS

Transportation costs of returning the Cardmember's body to the HOME in the COUNTRY OF DEPARTURE.

OR ALTERNATIVELY

Cremation of a Cardmember abroad and transportation costs of returning the ashes to the HOME in the COUNTRY OF DEPARTURE

OR ALTERNATIVELY

Burial of a deceased Cardmember abroad
(costs payable up to the limit provided at
the specific or special conditions of the
policy).

3.2.3.1.5 BENEFIT 5: ADDITIONAL COST FOR
ACCOMMODATION

In the event of a valid claim under
Benefit 3 Afro Asian Assistance-AAA will
pay costs up to an overall limit of US\$
100 per day for up to 5 days for the
following:

Additional accommodation arranged by Afro
Asian Assistance-AAA for one person
required on medical advice to stay at a
hotel prior to his/her return to the
COUNTRY OF DEPARTURE.

What is not covered:

3.2.3.1.5.1 Accommodation costs other
than the cost of the room.

3.2.3.1.5.2 Anything mentioned in 0
General Exclusions.

3.2.3.1.6 BENEFIT 6: ADDITIONAL TRAVEL EXPENSES

In the event of repatriation of the Cardmember and/or his/her dependents, Afro Asian Assistance-AAA will pay additional travel expenses arranged by Afro Asian Assistance-AAA for the other person covered under the Group Policy to return to the COUNTRY OF DEPARTURE, provided that the original travel ticket cannot be used.

What is not covered:

3.2.3.1.6.1 Anything mentioned in 0
General Exclusions

3.2.3.1.7 BENEFIT 7: VISIT OF A CLOSE RELATIVE

In the event of in-patient treatment of the Cardmember and/or his/her dependents for more than 7 consecutive days, the INSURER will pay for the cost of a round trip ticket for a CLOSE RELATIVE, living in the COUNTRY OF DEPARTURE, to enable him/her to visit the hospitalized person at the overseas location.

3.2.3.1.8 BENEFIT 8: RETURN HOME OF CHILDREN

Additional travelling costs incurred in returning each dependent, being a child under 15 years of age, to the HOME address in the COUNTRY OF DEPARTURE if incapacity of the responsible Cardmember leaves such child unsupervised. A competent person will be provided to accompany the child HOME.

What is not covered:

3.2.3.1.8.1 Any air travel costs in excess of a one-way economy/tourist class ticket for each child to be repatriated.

3.2.3.1.9 BENEFIT 9: MEDICAL ASSISTANCE TO CHILDREN AT HOME

In the event of sickness or injury of the Cardmember's child being less than 15 years of age and left at home while the Cardmembers is travelling outside the COUNTRY OF DEPARTURE, Afro Asian Assistance-AAA shall monitor the child medical condition and keep the Cardmember informed. Any subsequent need for transportation and hospitalization of the child shall be organized by Afro Asian Assistance-AAA and charged to the Cardmembers' account and subject to authorization by the ISSUER. Subsequent need for the Cardmember to return to the COUNTRY OF DEPARTURE will be covered under Benefit: 3.2.4.1

What is not covered:

3.2.3.1.9.1 Any cost for treatment or transportation in the COUNTRY OF DEPARTURE. Specific Exclusions applying to all benefits defined in section 3.1

3.2.3.1.9.2 Costs in excess of US\$ 250 which have not been authorized by Afro Asian Assistance-AAA in advance (when the Cardmember has not been physically prevented through the Cardmember's medical condition from contacting the Assistance Service Provider).

Pre-Existing Medical Conditions:

- 3.2.3.1.9.3 Pre-planned or pre-known medical TREATMENT abroad or travel undertaken solely for such purpose.
- 3.2.3.1.9.4 TREATMENT for cosmetic purposes.
- 3.2.3.1.9.5 any costs relating to pregnancy within eight weeks of the estimated date of delivery.
- 3.2.3.1.9.6 TREATMENT which, in the opinion of the medical practitioner or dentist treating the Cardmember, can reasonably be delayed until the Cardmember's return to the COUNTRY OF DEPARTURE.
- 3.2.3.1.9.7 Any costs incurred outside the COUNTRY OF DEPARTURE, after the date when the Cardmember's repatriation is both medically feasible and logistically practicable in the opinion of Afro Asian Assistance-AAA's Senior Medical Officer, in excess of those which would be incurred in repatriating the Cardmember at that date.
- 3.2.3.1.9.8 Any costs incurred in the COUNTRY OF DEPARTURE other than in connection with the Cardmember's transportation or remains to HOME from abroad.
- 3.2.3.1.9.9 Any costs where the transportation has not been arranged by the INSURER.
- 3.2.3.1.9.10 Dental TREATMENT involving the supply of dentures or artificial teeth or the use of precious metals.
- 3.2.3.1.9.11 Any costs incurred when the Cardmember is engaging in the following WINTER SPORTS: bobsleigh, heli skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting.
- 3.2.3.1.9.12 Air sea rescue costs.
- 3.2.3.1.9.13 Anything mentioned in 0 General Exclusions

3.2.4 PERSONAL ASSISTANCE BENEFITS

3.2.4.1 *BENEFIT 10: EMERGENCY RETURN HOME*

Afro Asian Assistance-AAA will pay all necessary additional travelling costs incurred in transporting the Cardmember HOME early from a TRIP (and, if required, back to the overseas location within the original period of the booked TRIP) as a result of the following:

3.2.4.1.1 The sudden and unforeseen death or imminent demise, or the sudden and unforeseen hospitalization due to serious accident or illness, of a CLOSE RELATIVE or BUSINESS ASSOCIATE in the COUNTRY OF DEPARTURE during the period of a TRIP which requires the Cardmember's immediate return.

3.2.4.1.2 Accidental damage to, or burglary, flooding or fire affecting the Cardmember's HOME or usual place of business in the COUNTRY OF DEPARTURE when a loss in excess of US\$ 2,000/- is involved or when the Cardmember's presence is required by the Police in connection with such events.

What is not covered:

3.2.4.1.2.1 Any illness, or death or imminent demise of a CLOSE RELATIVE due to a PRE-EXISTING MEDICAL CONDITION.

3.2.4.1.2.2 any costs when the transportation has not been arranged by Afro Asian Assistance-AAA.

3.2.4.1.2.3 any air travel costs in excess of an economy/tourist class ticket for each Cardmember.

3.2.4.1.2.4 anything mentioned in 0 General Exclusions

4 GENERAL TERMS APPLYING TO ALL PARTS OF THIS GROUP POLICY

4.1 GENERAL CONDITIONS

- 4.1.1 The Cardmember must exercise reasonable care for the supervision and safety of the Cardmember's property.
- 4.1.2 The Cardmember must take all reasonable steps to avoid or minimize any claim.
- 4.1.3 The Cardmember must avoid needless exposure to peril except in an attempt to save human life.
- 4.1.4 The INSURER will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided but in all cases where such difficulties pertain, the full monetary benefits of the insurance cover will apply.
- 4.1.5 The Cardmember must comply with all the terms and conditions of this Group Policy before a claim will be paid. The Cardmember must make no admission, offer, promise or payment without Afro Asian Assistance-AAA prior consent.
- 4.1.6 In the event of an emergency or of any occurrence which may give rise to a claim for costs exceeding or likely to exceed US\$ 250 under this Group Policy, the Cardmember must contact Afro Asian Assistance-AAA immediately when the Cardmember is able to do so and before the Cardmember authorize any costs and expenses.

- 4.1.7 The INSURER is entitled to take over the Cardmember's rights in the defense or settlement of a claim or to take proceedings for its own benefit against another party and shall have full discretion in such matters. The INSURER may, at any time, pay to the Cardmember its full liability under this Group Policy after which no further liability shall attach to the INSURER in any respect or as a consequence of such action.
- 4.1.8 If the Cardmember is repatriated, he/she must give the INSURER the benefit of any unused travel tickets which would otherwise have been utilized by the Cardmember.
- 4.1.9 The Cardmember must give the INSURER written notice of any event which may lead to a claim, within 28 days of the Cardmember's return HOME to the COUNTRY OF DEPARTURE. As often as the INSURER requires the Cardmember shall submit to medical examination at the INSURER's expense. In the event of the death of the Cardmember the INSURER shall be entitled to have a post mortem examination carried out at the INSURER's expense. The Cardmember must supply the INSURER with a written statement substantiating the Cardmember's claim, together with (at the Cardmember's own expense) all certificates, information, evidence and receipts that the INSURER requires.
- 4.1.10 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Group Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received by the Cardmember or BENEFICIARY must be repaid to the INSURER.
- 4.1.11 If any dispute arises as to Group Policy interpretation or as to any rights or obligations under the Group Policy, the INSURER shall offer the Cardmember the option of resolving this by using the Arbitration procedure the INSURER has arranged. Please see the details shown in 6 Complaints Procedure. Using this Service will not affect the Cardmember's legal rights.
- 4.1.12 The Cardmember will be required to reimburse to the INSURER, within one month of the INSURER's request to the Cardmember, any costs or expenses the INSURER has paid out on the Cardmember's behalf which are not covered under the terms of this insurance.
- 4.1.13 The POLICY EXCESS, as and when applicable, will be deducted in respect of each and every separately identifiable occurrence of loss, whether notified to the INSURER as one claim or otherwise.
- 4.1.14 All benefits and services insured under this Group Policy will be provided subject to the laws of the country where the incident giving rise to the claim occurs.

- 4.1.15 When engaging in any sport or holiday activity (not excluded under the General Exclusions), the Cardmember must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question and the Cardmember must use all appropriate precautions, equipment and eye protection.
- 4.1.16 The following sports and activities are not covered: American football; boxing; bungee jumping; flying (other than as a fare-paying passenger in a licensed passenger-carrying aircraft); go karting; hang gliding; hot air ballooning; martial arts; micro lighting; mountain biking; mountaineering; motor rallies; parachuting; paragliding; piloting an aircraft; polo; potholing; rock climbing; rugby; tour operator safari, using guns; white water canoeing; yachting more than 20 nautical miles from the nearest coastline; the following WINTER SPORTS activities: bobsleigh, heli skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting.
- 4.1.17 The following sports and activities will only be covered if the Cardmember undertake these sports and activities as only incidental to the main purpose of the Cardmember's TRIP: jet skiing; parascending; scuba diving below 30 meters; white water rafting.
- 4.1.18 Although the INSURER is prepared to cover the Cardmember when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that the INSURER or the issuer consider such sports and activities as safe. At all times the Cardmember must satisfy the condition that the Cardmember is capable of safely undertaking the planned sport or activity, and the Cardmember must take all due care to avoid injury, accident or loss to yourself and to others.
- 4.1.19 Where POS receipts are not available, AMEX statement will suffice for the claim
- 4.1.20 Where hard copy bills are not available, soft copy will suffice for the claim
- 4.1.21 Where emergency claims are made, it is not necessary that AMEX card was used or not for the claim to be processed
- 4.1.22 All benefits/ coverage of claim extends to all relatives whose tickets have been purchased on the AMEX card

4.2 GENERAL EXCLUSIONS

No Benefit of this Group Policy shall apply in respect of:

- 4.2.1 Expense which at the time of happening is insured by, or would, but for the existence of this Group Policy, be insured by any other existing certificate, policy or any organization's service. If the Cardmember has any other policy in force which may cover the event for which the Cardmember is claiming, the Cardmember must tell the INSURER.
- 4.2.2 Costs which would have been payable if the event being the subject of a claim had not occurred.
- 4.2.3 Any willful act of the Cardmember.
- 4.2.4 Needless self-exposure to peril except in an endeavor to save human life.
- 4.2.5 The Cardmember's suicide, insanity, intentional self-injury, alcoholism, drug addiction or solvent abuse or the Cardmember being under the influence of alcohol or drug.
- 4.2.6 Sexually transmitted diseases.
- 4.2.7 Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused.
- 4.2.8 The Cardmember engaging in MANUAL WORK in conjunction with any profession, business or trade during the TRIP.
- 4.2.9 The Cardmember engaging in or practicing for the following sports and activities: hunting; professional sports; horse jumping; hunting on horseback; steeple chasing; solo mountain climbing; any form of motor racing, speed, performance or endurance tests; solo caving; cave diving.
- 4.2.10 Loss, damage, death, injury, illness, disablement or expense caused by: war; invasion; act of foreign enemy; hostilities (whether war be declared or not); terrorist activity; civil war; rebellion; revolution; insurrection; military or usurped power; the Cardmember taking part in civil commotion or riot of any kind; the Cardmember fighting (except in self-defense)
- 4.2.11 Loss or destruction or damage or any expense whatsoever resulting from: ionizing radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

4.2.12 Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this Group Policy relates, unless negligence on the INSURER's part can be demonstrated.

5 MAKING A CLAIM

The Cardmember must check the Terms and Conditions of Insurance and the appropriate Section of this Group Policy to make sure that what he/ she is claiming for is covered.

Contact Afro Asian Assistance-AAA:

Saudi/ Bahrain / International: +973 17510600,
USA/Canada: +18885249672,
France / Europe: +33975180996,
Fax: +973 17530242,
Email: Claims@afroasianassistance.com

or write to
AFRO ASIAN ASSISTANCE B.S.C. (c) - AAA,
Trust Tower - 8th floor,
Building 125,
Road 1705,
Block 317,
Diplomatic Area - Manama,
Kingdom of Bahrain,
P.O.BOX: 20078.

Later, if necessary, Afro Asian Assistance-AAA, will contact the Cardmember directly.;

to notify the claim stating the benefits required. Later, if necessary, Afro Asian Assistance will contact the Cardmember directly. Email: claims@afroasianassistance.com immediately but in any event within forty-five (45) days after the date of such theft or damage and obtain a Claim Report Form.

All claims must be submitted within 28 days of the Cardmember's return HOME from a TRIP, on a Group Policy claim form, accompanied by original invoices, receipts, reports, etc.
Please refer to the relevant Section of this Group Policy for specific conditions and details of the supporting evidence that the INSURER require.

Please remember that it is always advisable to retain copies of all documents when submitting the Cardmember's claim form.

6 COMPLAINTS PROCEDURE

The INSURER aims to provide a first-class service at all times. However, if the Cardmember has any complaint regarding the standard of service the Cardmember has received under the American Express Group Travel Assistance Policy, the following procedure is available to the Cardmember to resolve the situation: Please write to the American Express Saudi Arabia. P.O. Box 6624, Riyadh 11452, Kingdom Of, Saudi Arabia, Tel: 800 124 2229, Fax:(+9661) 474 9008 and it will then be escalated to the Relationship manager in Afro Asian Assistance-AAA