

GOLD CREDIT CARD - TRAVEL INCONVENIENCE PROTECTION
(Applicable in connection with Scheduled Flights only)

1 ELIGIBILITY

- 1.1 The Card member who has a Card issued by American Express Saudi Arabia and is a recipient of this certificate
- 1.2 The Card member's legally married spouse(s)
- 1.3 The Card member's dependent children under age 23. Each eligible Card member shall be an Insured Person while taking a trip on a Scheduled Flight, the fare for travel on such flight having been charged to The Gold Credit Card Account in advance of the scheduled departure time

2 SCHEDULED FLIGHTS

Scheduled flight means a flight in an aircraft operated by an air carrier, provided that such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide as amended from time to time. Departure times, transfer and destination points will be established by reference to the Insured Person's Scheduled Flight Ticket.

3 COVER

3.1 DELAYED FLIGHT DEPARTURE, FLIGHT CANCELLATION OR DENIED BOARDING

If a departure of an Insured Person's confirmed Scheduled Flight from any airport is delayed for eight hours or more, or cancelled, or the Insured Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Insured Person within eight hours of the scheduled departure time of such flight, the Company will indemnify the Insured Person for the Credit / Charge Card charges incurred, prior to the actual departure, in respect of restaurant meals, refreshments and/or hotel accommodation used during the period of delay up to the limit provided at the specific or special conditions of the policy.

3.2 MISSED CONNECTIONS

If the Insured Person's confirmed onward connecting Schedule Flight is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Insured Person within eight hours of the actual arrival time of his or her incoming flight, the Company will

indemnify the Insured Person for Credit / Charge Card charges incurred, prior to actual departure, in respect of restaurant meals, refreshments and/or hotel accommodations up to the limit provided at the specific or special conditions of the policy.

3.3 LUGGAGE DELAY

If the Insured Person's accompanied checked-in luggage is not delivered to him or her within eight hours of the Insured Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Insured Person for the Credit / Charge Card charges incurred at such scheduled destination in respect of the emergency purchase (within 48 hours or prior to the return of the luggage whichever is the sooner) of essential clothing and toiletries up to the limit provided at the specific or special conditions of the policy.

3.4 LUGGAGE LOSS

A further allowance is provided if the Insured Person's accompanied checked-in luggage has not been delivered to him or her within 48 hours of the Insured Person's arrival at the scheduled destination point of his or her flight. The Company will indemnify the Insured Person for the Credit / Charge Card charges incurred within a further 48 hours in respect of the emergency purchase of essential clothing and toiletries up to the limit provided at the specific or special conditions of the policy as a sum of both compensation payments providing such charges are incurred prior to the return of the luggage. The above benefits apply in respect of the Insured Persons who are Card members or Additional Card members and for spouses and dependent children (as defined) but shall be subject to a per family maximum indemnity of double the above Card members or Additional Card members benefit as specified.

4 EXCLUSIONS

This insurance does not cover:

- 4.1 Any expenses or purchases not billed to the Credit / Charge Card Account
- 4.2 Where checked-in luggage is delayed or lost on flight(s) returning the Insured Person to his place of domicile
- 4.3 Confiscation or requisition by customs or other government authority
- 4.4 Failure to take reasonable measures to save or recover lost luggage
- 4.5 Failure to notify the relevant airline authorities forthwith of missing luggage at the destination point and to obtain a Property Irregularity Report
- 4.6 War or any act of war, whether declared or undeclared
- 4.7 Any illegal act by or on behalf of the Insured Person and/or their beneficiaries

5 CLAIMS

Written notice of all claims must be given as soon as possible, but not later than 60 days after the event giving rise to the claim to:

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 Card member directly.

All information and evidence required by the Insurance Company shall be furnished at the expense of the Insured Person or his or her personal representative(s) and shall be in such a form and of such a nature as the Company may prescribe.

The following documentation must be supplied in support of any claim:

- 5.1 The Record of Charge Form verifying that the relevant flight ticket(s) were charged to the Credit / Charge Card Account, issued by American Express Saudi Arabia
- 5.2 In respect of lost or delayed luggage, the Property Irregularity Report obtained from the airline
- 5.3 Photocopy of the Scheduled Flight Ticket
- 5.4 Written confirmation of the delay from the carrier
- 5.5 Record of Charge forms for all expenses incurred in respect to which indemnity is claimed under this insurance
- 5.6 Benefits payable in respect of valid claims will be credited to the Insured Person(s) Credit / Charge Card Account