

Group Travel Insurance – Emirates NBD Credit Cards
Terms and Conditions

Provided By

Abu Dhabi National Insurance Company (ADNIC)

In association with

Emirates NBD PJSC

We welcome you as a Emirates NBD Credit Cardholder to enjoy the benefits offered under the Group Travel Insurance Policy vide Policy No. H1L21000132 (hereinafter referred to as “the Policy”) issued by Abu Dhabi National Insurance Company (hereinafter referred to as “the Company”) in favour of Emirates NBD PJSC (hereinafter referred to as “the Policyholder”). As a valued Emirates NBD Credit Cardholder, you are automatically warranted a travel insurance cover which protects you in the event of death due to Accident, dismemberment due to Accident while on a Common Carrier. The policy also provides Travel inconvenience insurance for you and your travel companions. We request you to read through the cover details in order to understand the scope of the cover offered.

IMPORTANT NOTICE

- The cover includes protection in respect of accidental death and accidental dismemberment of the Credit Cardholder while on a common carrier subject to terms and conditions detailed herein
- If the Accidental Death or Accidental Dismemberment had to happen, the Company would pay the compensation to the designated beneficiary of the Insured Credit Cardholder or to legal heirs of the Insured Credit Cardholder in case a beneficiary is not designated by the Insured Credit Cardholder. The Travel inconvenience insurance benefits would be paid to the Insured Credit Cardholder. All the claims under the cover will be coordinated with / by the Policyholder and will be settled through the Policyholder
- Minimum age at entry should be at least 18 year old, while the Maximum age at entry should be less than 69
- The maximum coverage age is 70
- The geographical limit of this policy is ‘worldwide /24 hours basis’ in respect of all benefits.
- This policy shall be governed by and construed in accordance with the laws of the Emirate of Dubai and United Arab Emirates. Any claims and or dispute arising out of or relating to this policy shall be subject to the exclusive jurisdiction of the competent courts of the Emirate of Dubai.
- **No legal action for a claim can be brought against the Company until sixty (60) Days after proof of loss are received. No legal action for a claim can be brought against the Company more than three (3) years after the occurrence of the assured event.**
- **The observance by the Insured Members of the terms of this policy and the truth of the statements and the answers by the new investment account holders in the Underwriting Questionnaires and other material information provided by the Insured Members shall be condition precedent to any liability of the Company. If the circumstances in which the**

insurance contract was entered into by materially altering any information or without the written consent of the Company, the policy shall become null and void.

- **Any false declaration, non-disclosure or misrepresentation made by the insured member in the medical questionnaire shall render his cover null & void.**
- The Company reserves the right, at any time, to amend the terms and conditions and/or to reject, discontinue or cancel the Cover/benefits applicable, either wholly or partially, without assigning any reason thereof
- A Credit Cardholder's coverage shall terminate from the date the Credit Cardholder is no longer eligible to participate as per the Policyholder's rules
- The Policyholder is not at any time considered as an agent of the Company.

DEFINITIONS

For the purpose of this policy, the following definitions shall apply unless the context otherwise requires:

Accident means a sudden unexpected and specific event caused solely and directly by violent, external and visible means which occurs at an identifiable time and place, resulting in injury.

Acts of Terrorism or Sabotage means Operations organized in secret for ideological, political, economic, religious or social purposes and carried out individually or by a group, with the aim of attacking persons or damaging or destroying property.

Air Travel means being in or on or boarding an aircraft for the purpose of flying therein or alighting there from following a flight.

Bodily Injury means bodily injury which:

- (a) is sustained by an Insured Member during the Period of Insurance.
- (b) is caused by an accident, and
- (c) solely and independently of any other cause, except illness directly resulting from, or surgical or medical treatment rendered necessary by, such injury, occasions the disablement of the Insured Person within 120 days from the date of the accident.

Common Carrier means any land, water or air conveyance operated under a valid license for the transportation of passengers for hire.

Country of Residence/ Home Country means the country in which the Insured is currently residing and holds a valid residency visa or is born there .i.e. the United Arab Emirates

Permanent Total Disability (PTD) means in the opinion of the Company's medical officer the total and permanent inability of the insured, due to accident, occurred prior the 70th anniversary, and medically observed to perform any activity or occupation. If at the time of the loss, the Insured is unemployed, PTD means the Permanent and Total inability to perform, without assistance of a third person, the Acts of Daily Living:

1. **Washing:** the ability to wash in the bath or in a shower (including getting into and out of the bath or shower) or wash satisfactorily by other means;
2. **Dressing :** the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces, artificial limbs or other surgical appliances;
3. **Transferring:** the ability to move from bed/chair to an upright position or wheelchair and vice versa;
4. **Mobility:** the ability to move indoors from room to room on level surface;

5. **Toileting:** the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
6. **Feeding:** the ability to feed oneself once food has been prepared and made available.

Assessment of PTD and subsequent potential payment of benefit is made after 6 months continuous disability following the event giving rise to the claim. However this time limit shall not apply to cases of physical severance or amputation of limbs. The company reserves its right to seek a second opinion at own cost to satisfy their decision prior to invoking the appropriate clause.

In the event of disablement either by accident the 6 months deferred period is waived, If Company is satisfied based on detailed medical report from a UAE registered and recognized treating physician of a hospital or clinic which clearly and adequately proves beyond doubt that insured will never recover/recuperate from his/her injuries/sickness and status of insured falls under the scope and definition of the permanent and total disablement benefit.

Land/Sea Arrangements means pre-paid travel arrangements for a scheduled tour, trip, or cruise included within the description of covered trips on the application and arranged by a tour operator, travel agent, cruise line or other organization.

Loss of Limb means loss by physical separation of hand at or above the wrist or of a foot at or above ankle and includes total and irrecoverable loss of use of hand, arm or leg.

Loss of Eye means total and irrecoverable loss of sight of the eye.

Medical Expenses means expenses necessarily incurred by an Insured Person or by the Insured in respect of an Insured person, for medical, hospital, surgical, manipulative, massage, therapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire.

Illness means a disease or sickness first manifesting during a Covered Trip which requires immediate medical attention.

Insured Cardholder/Insured Member means a Primary Credit Cardholder of the Policyholder who has not been disqualified by the provisions of this policy to be eligible to receive the benefits under this policy and Additional Persons whose cost of Trips are paid for by the Primary Credit Cardholder. These Additional Persons shall be limited to a maximum of 5 persons for every Primary Credit Cardholder for each loss and should be either Primary Credit Cardholder's Spouses and/or Dependent Children (under the age of 18), providing 100% of all tickets have been purchased with an Emirates NBD PJSC credit card. In the event that the insured cardholders shall have paid only a proportion of the fare of hire cost with a credit card referred herein, then this insurance shall only pay the same proportion of any valid claim hereunder.

Hospital means a place that: (a) holds a valid license (if required by law);(b) operates primarily for the care and treatment of sick or injured persons;(c) has a staff of one or more physicians available at all times; (d) provides 24-hours nursing service and has at least one registered professional nurse on duty at all time; (e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the hospital on a pre- arranged basis; and (f) is not, expect incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as drug and/or alcohol treatment center.

Medically Necessary means, in opinion of Company's the Physician's recommendation is (a) consistent with the symptoms, diagnosis and treatment of Insured Person's condition (b) appropriate with regard to standards of good medical practice; and (c) not primarily for the convenience of Insured Person.

Normal Country of Residence means home or residence of an insured in the usual country of residence.

Physician means a licensed practitioner of the healing arts acting within the scope of their license. The attending physician may not be (a) Insured Person; (b) Insured Person's Spouse (c) a person who is related to Insured Person/ Spouse, in any of the following ways: Child, parent, or sibling.

Reasonable and Customary Charges means a charge which: (a) is charged for treatment, supplies or medical services medically necessary to treat Insured Person condition; (b) does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and (c) does not include charges that would not have been made if no insurance existed.

Serious Medical Condition means a condition, which in the opinion of the Company constitutes a serious medical emergency requiring urgent remedial treatment to avoid death or serious Impairment to the Insured Person's immediate or long-term health prospects. The seriousness of the medical condition will be judged within the context of the Insured Person's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Services or Program means the medical and travel assistance to be provided by the Company as set out in Section 5 of this Agreement.

Terrorism means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property or commission of an act that interferes with or disrupts an electronic communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, civilian population or any segment of the economy.

Trip means Land / Sea Arrangements which include any flight connections joining or departing the Land / Sea Arrangements. A trip does not include any additional time period between connecting flights and Land/Sea Arrangements.

Hi-Jack means the unlawful seizure or wrongful exercise of control of the aircraft or other conveyance or the crew thereof in which the Insured Person is travelling as a passenger.

Exposure and Disappearance when by reason of an accident covered by this insurance the Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a loss for which indemnity is otherwise payable hereunder, such loss be covered under the terms of this insurance.

If the body of the Insured Person has not been found within one year of the disappearance, sinking or wrecking of the conveyance in or on which the Insured Person is travelling at the time of the accident, it will be presumed that the Insured Person suffered death resulting from bodily injury caused by an accident at the time of such disappearance, sinking or wrecking and the company shall forthwith pay the death benefit under this policy provided that the person or persons to whom such sum is paid shall sign an underwriting to refund such sum to the company if the insured person is subsequent found to be living.

Policy shall mean this agreement, any supplementary contracts or endorsements herein, amendments signed by the Company and the Policyholder, along with any insurance application, health declaration, medical questionnaire, medical evidences of the insured borrowers and summaries of cover, which together constitute entire contract between the Company and Policyholder.

Policyholder means the financial institution granting the credit card facility to the Insured Cardholders.

Policy Year means any period of twelve months commencing on any Policy Anniversary Date

Policy Period means the period commencing from the Commencement date of insurance for which the Premium is fully paid, taking in to account the Grace Period applicable.

Scheduled Airline means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for a civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, or regular or chartered flights operated by such carrier.

Travel means any transport conveyance which is deemed to include private motor vehicle as well as public aircraft, ships, trains and busses licensed by the appropriate governmental authority to carry passengers on a permitted route with scheduled ports, terminals or stations of embarkation and disembarkation.

Usual Country of Residence/ Home Country means Country of the insured permanent home address, and where the Policy was issued by the Company ie United Arab Emirates

UAE means United Arab Emirates

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends

War like operations means hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power and martial law or state of siege.

In this policy unless the context otherwise requires words and phrases cognate to those defined herein shall be construed in accordance with those definitions and the singular includes the plural and the masculine the feminine and vice versa.

SCOPE OF COVER

Schedule of Benefits/Policy Schedule

Benefits	Indemnity limits in USD
Accidental Death (Common Carrier)	280,000
Permanent Total Disability due to Accident (Common Carrier)	280,000
Baggage Loss (Common Carrier)	3,000
Per bag	-
Per Item	-
Baggage Delay	120 per hour
Delay in excess of 6 hours	Up to Max 12 hours
Flight Delay	75 per hour
Delay in excess of 6 hours	Max 12 hours
Trip Cancellation	Up to 5,000
Emergency Medical Evacuation/Repatriation	500,000
Death Repatriation	15,000
Legal Fees / Bail Bond	5,000
Loss of Passport	750
Personal Liability	75,000
Pre Trip Information	Service Only
Medical Consultation, evaluation & referrals	Service Only
Interpreter & legal referrals	Service Only
Emergency Cash Coordination	Service Only

BENEFIT 1

COMMON CARRIER ACCIDENTAL DEATH AND DISMEMBERMENT (Including Loss of Sight or Hearing)

The Company will pay a percentage of the principal sum shown in the schedule if injury to the Insured Cardholder results in one of the losses shown in the table of losses below. Injury must occur while Insured Cardholder are riding as a passenger in or on, boarding or alighting from, a common carrier. The loss must occur within 365 days of the date of the accident which caused injury.

If more than one loss results from any one accident, only one amount, the largest, will be paid,

Table of losses

Loss of:	%of principal sum
Life.....	100%
Both hands of both feet	100%
Sight of both eyes.....	100%
One hand and one foot	100%
Either hand or foot and sight of one Eye	100%
Speech and hearing in both Ears	100%

“Loss “with regards to:

1. hand or foot means actual severance through or above the wrist or ankle joints;
2. eye means entire and irrecoverable loss of sight; and
3. thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
4. Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears.

Limitation

With regard to the accidental death of an insured age eighteen (18) or below, the maximum benefit payable is USD 20,000 or the maximum legal amount payable whichever is less.

Exposure

For the purpose of the accidental death and dismemberment benefits above, a loss resulting from Insured borrower being unavoidably exposed to the elements due to an accident occurring while you are riding as a passenger in or on, boarding or alighting from, a common carrier, will be payable as if resulting from an injury. Loss must occur within 365 days of the date of the accident.

Exclusions

In addition to the general exclusions listed in this policy this coverage section shall not cover:

1. loss caused directly or indirectly, wholly or partly by medical or surgical treatment except as may be necessary, solely as a result of injury;

2. Pre-existing condition

BENEFIT 2.

EMERGENCY MEDICAL EVACUATION

The Company will pay the usual reasonable and customary charges up to the maximum shown in the schedule for covered expenses incurred if injury or sickness results in Insured Cardholder's necessary emergency evacuation. An emergency evacuation must be ordered by the assistance service or a physician who certifies that the severity or the nature of Insured Cardholder's injury or sickness warrants Insured Cardholder's evacuation.

Covered expenses are those for transportation and medical treatment, including medical services and medical supplies necessarily incurred in connection with Insured Cardholder's emergency evacuation. All transportation arrangements made for evacuating Insured Person's must be by the most direct and economical route possible. Expenses for transportation must be: (a) recommended by the attending physician; (b) required by the standard regulations of the conveyance transporting you; and (c) arranged and authorized in advance by the assistance service.

Definitions

Emergency evacuation – means: (a) Insured Member's medical condition warrants immediate transportation from the place where you are injured or sick to the nearest hospital where appropriate medical treatment can be obtained; (b) after being treated at a local hospital, Insured Member's medical condition warrants transportation to the country where the trip commenced to obtain further medical treatment or to recover; or (c) both (a) and (b) above.

Transportation – means by land, water or air conveyance required to transport you during an emergency evacuation. Transportation include, but is not limited to, air ambulances, land ambulances and private motor vehicles.

BENEFIT 3. Repatriation of Mortal Remains

The Company will arrange for transporting the Insured Member's mortal remains from the place of Death to the home country and the Company will pay for all expenses reasonably and unavoidably incurred in the air and/or surface transportation so arranged by the Company or alternatively pays the expenses incurred at the place of Death as approved by the Company. Limits of this cover are subject to the schedule of benefits.

The covered expenses include, but are not limited to, expenses for: (a) embalming; (b) cremation; (c) coffins; and (d) transportation

BENEFIT 4.

TRIP CANCELLATION

Company will pay loss of deposits up to the amount stated in the policy schedule if prior to the contracted date of departure Insured Person's trip is cancelled and you are prevented from taking the trip due to a sickness, injury or death to; you; Insured Person's travelling companion; Insured Person's immediate family member; or Insured Person's traveling companion's immediate family member.

Cancellation:

Company will reimburse you for the unused, non-refundable cancellation portion of the hotel cost and/or the common carrier ticket cancellation charges provided that you booked and paid for these costs before such sickness, injury or death occurred. Benefits are subject to the maximum shown in the policy schedule.

Special notification of claim

Company must notify as soon as reasonably possible in the event of a trip cancellation. Company will not be liable for any additional penalty charges incurred that would not have been imposed had you notified us as soon as reasonably possible.

Definitions

Immediate family member – means a person’s legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents –in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephew, who reside in the country of residence

Prevented from taking the trip – means:

- i) with regards to sickness, injury or death of Insured Person’s or Insured Person’s traveling companion, a physician has recommended that due to the severity of Insured Person’s or Insured Person’s traveling companion’s condition it is medically necessary that you or Insured Person’s traveling companion cancels the trip. You or Insured Person’s traveling companion must be under the direct care and attendance of a physician.
- ii) With regard to sickness, injury or death of the immediate family member of you or Insured Person’s travelling companion, the severity or acuteness of their condition or the circumstances surrounding that condition is/are such that an ordinary prudent person must cancel the trip.

Traveling companion – means up to two (2) person(s) who is/are booked to accompany you on the trip.

Exclusion:

1. claims arising from depression or anxiety, mental or nervous disorder, alcohol or drug abuse addiction or overdose;
2. claim arising from elective cosmetic or plastic surgery, except as a result of an accident;
3. claims arising from pregnancy and all related conditions.
4. pre-existing condition

BENEFIT 5.

BAGGAGE LOSS (COMMON CARRIER)

Company will pay benefits if Insured Person’s baggage, which is in the care, custody and control of a common carrier, is lost due to theft or due to misdirection by a common carrier while Insured Person’s are a ticketed passenger on the common carrier during the trip.

Company will reimburse you, up to the maximum shown in the policy schedule, for the cost of replacement of the baggage and its contents. All claims must be verified by the common carrier.

The maximum amount to be reimbursed per bag is 50%and the maximum value per article contained in any bag is 20% of the amount stated in the policy schedule. There is also a combined maximum limit of 10% of the amount stated in the policy schedule for the following: jewellery, watches, articles consisting in whole or in part of silver, gold or platinum, furs, articles trimmed with or made mostly or fur, and cameras, including related camera equipment, computers and electronic equipment.

Loss of a pair/set

In case of loss to a pair or set, Company may elect to:

- A. repair or replace any part, to restore the pair or set to its value before the loss; or
- B. pay the difference between the cash value of the property before and after the loss

Limitations

Benefits for baggage and personal effect will be in excess of any amount paid or payable by the common carrier responsible for the loss.

Benefits for baggage and personal effects will be in excess of all other valid and collectible insurance. If at the time of the occurrence of any loss there is other valid and collectible insurance in place, Company will be liable only for the excess of the amount of loss, over the amount of such other insurance, and any applicable deductible.

Exclusions:

Benefits will not be provided for any loss of:

- 1. Animals, birds, or fish;
- 2. Automobiles or automobile equipment, boats, motors, trailers, motorcycles, or other conveyance or their appurtenances (except bicycles while checked as baggage with a common carrier);
- 3. Household furniture;
- 4. Eyeglasses or contact lenses;
- 5. Artificial teeth or dental bridges;
- 6. Hearing aids;
- 7. Prosthetic limbs;
- 8. Musical instruments;
- 9. Money or securities;
- 10. Tickets or documents;
- 11. Perishables and consumable.

Benefits will not be provided for any loss resulting (in whole or in part) from:

- 1. Wear and tear or gradual deterioration;
- 2. Insects or vermin;
- 3. Inherent vice or damage;
- 4. Confiscation or expropriation by order of any government or public authority;
- 5. Seizure or destruction under quarantine or custom regulation;
- 6. Radioactive contamination;
- 7. Usurped power or action taken by governmental authority in hindering combating or defending against such an occurrence;
- 8. Transporting contraband or illegal trade;
- 9. mysterious disappearance; or
- 10. Breakage of brittle or fragile articles, cameras, musical instruments, radios, and similar property.

BENEFIT 6. Baggage Delay

Company will reimburse you for the expense of necessary personal effects, up to the maximum stated in the policy schedule, if Insured Person's checked baggage is delayed or misdirected by a common carrier for more than 6 hours from the time Insured Person's arrive at the destination stated on Insured Person's ticket, other than Insured Person's final destination, until the time it arrives. You must be a ticketed passenger on a common carrier. Additionally, all claims must be verified by the common carrier who must certify the delay or misdirection.

Definitions

Checked baggage – means a piece of baggage which was checked in and in the custody of a common carrier and for which a claim check has been issued to Insured Person's by a common carrier.

Limitation

If upon further investigation it is later determined that your baggage checked with the common carrier has been lost, any amount claimed and paid to the Insured Member under the baggage delay policy section will be deducted from any payment due to the Insured Member under the baggage lost policy section. The expense claim shall be supported relevant bills.

BENEFIT 7. Flight Delay

Company will reimburse reasonable additional expenses incurred following trip delay, subject to the maximum shown in the schedule, if Insured Person's trip is delayed for more than 6 hours due to a covered hazard.

Covered hazards:

- A. delay of a common carrier caused by inclement Weather;
- B. delay due to a strike or other job action by employees of a common carrier scheduled to be used by you during trip; or
- C. delay caused by equipment failure of a common carrier.

Definitions:

Equipment failure – any sudden, unforeseen breakdown in the common carrier's equipment that caused a delay or interruption of normal trips

Inclement Weather – any severe weather condition which delays the scheduled arrival or departure of a common carrier.

Strike – any labor disagreement which interferes with the normal departure and arrival of a common carrier.

Reasonable additional expense – any expenses for meals and lodging which were necessarily incurred as the result of a covered hazard and which were not provided by the common carrier or any other party free of charge. Claim for such expenses shall be supported by relevant bills.

Exclusions:

- 1. Any delay due to an insured covered hazard which was made public or known to Insured Person's prior to the purchase of this policy.

BENEFIT 8. Legal Fees

If, in the event of the unintentional infringement of the laws of the country in which he/she is located, the Insured is compelled by the authorities to provide a bail bond, the company shall advance funds subject to the schedule of cover / benefit.

The company shall grant the Insured a period of Three Months from the date of the advance in order to repay this sum.

If this bond is refunded to the Insured by the country's authorities before the end of this period, it must immediately be returned to the Company. If the Insured, having been summoned before a court, fails to appear, company shall immediately demand repayment of the bail bond which the Insured will

be unable to recover from the Country's authorities owing to his/her non-appearance. Legal proceedings may be brought if the bail bond is not repaid within the period mentioned above.

This cover shall attach solely outside the Insured's home country.

BENEFIT 9. Loss of Passport

In the event of the loss, theft or unintentional destruction of the Insured's passport during his/her journey, Company shall refund the Insured Person "Insured" for the cost of passport reissuance subject to the schedule of cover / benefit.

BENEFIT 10. Personal Liability

Property Damage:

If a claim is made or a suit is brought against The Insured Person "insured" for property Damage caused by an Occurrence to which this coverage applies, the Company will pay up to the amount stated in the Policy Schedule or the Schedule of Benefits, subject to any applicable Deductible, for Our limit of liability for the damages for which The Insured Person "insured" is legally liable.

Medical Payments to Others:

the Company Underwriters will pay the necessary medical expenses that are incurred or medically ascertained within one year from the date of an Accident causing Bodily Injury, Medical expenses means reasonable charges for medical, surgical, X-ray, dental, ambulance, Hospital, professional nursing, prosthetic devices and funeral services. This coverage does not apply to The Insured Person "insured" or regular residents of The Insured Person's "insured" household. As to others, this coverage applies only if the Bodily Injury is caused by The Insured Person's "insured" activities.

Definitions:

Business – means trade, profession or occupation.

Occurrence – means an Accident, including continuous or repeated exposure to substantially the same general harmful conditions, which results, during the Trip, in Bodily Injury or Property Damage.

Property Damage – means physical injury to, destruction of or loss of use of tangible property.

Residence Premises – means the dwelling where The Insured Person "insured" reside.

Bodily Injury – means bodily harm, Sickness or Disease, including required care, loss of services and death that results.

Exclusions:

coverage section shall not cover and Company will not be liable under this section for any:

- liability which is expected by or intended for The Insured Person "insured"; or
- liability arising out of or in connection with a Business engaged in by The Insured Person "insured", This exclusion applies but is not limited to an act or omission, regardless of its nature or circumstance, involving a service or duty rendered, promised, owed, or implied to be provided because of the nature of the Business; or
- liability arising out of the rental or holding for rental of any part of any premises by The Insured Person "insured"; or
- liability arising out of the rendering of or failure to render professional services; or
- liability arising out of a premises, water craft or aircraft that is owned by, rented to or rented by The Insured Person "insured"; or
- liability arising out of the ownership, maintenance, use, loading or unloading of motor vehicles, all other motorized land conveyances, water craft or aircraft; or

- liability arising out of the transmission of a communicable Disease by The Insured Person "insured"; or
liability arising out of sexual molestation, corporal punishment, or physical or mental abuse; or
- Liability arising out of the use, sale, manufacture, delivery, transfer or possession by any person of a controlled substance or contraband as defined by the appropriate authority or the Federal Food and Drug Agency or equivalent or similar organization; or
- Liability under any contract or agreement; or
- Property Damage to property owned by The Insured Person "insured"; or
- Property Damage to property rented to, occupied, or used by or in the care of The Insured Person "insured"; or
- Bodily Injury to any person eligible to receive any benefits voluntarily provided or required to be provided by The Insured Person "insured" under any worker's compensation law, non-occupational disability law or occupational Diseases law, or similar law; or
- Suits or legal actions arising from The Insured Person's "insured" Immediate Family Member, or Travelling Companion or Immediate Family Member of a Travelling Companion against The Insured Person "insured".

BENEFIT 11. Travel Assistance Services

The Travel Assistance Services provided under this policy is as described below.

Service Certificate - Inter Partner Assistance (hereinafter referred to as "IPA")

Abu Dhabi National Insurance Company, (hereinafter "Company") has arranged through an agreement with IPA: Branch for France 6, rue Andre Gide – 92328 Chatillon cedex Tel : 01 55 92 12 12 – Fax: 01 55 92 40 50; 316 139 500 Nanterre Trade and Companies Register. Intra-community VAT No. : FR 42 316 139 500. Registered office: Avenue Loiuse 166- Bte 1 1050 Brussels Belgium. Belgian registered PLC with capital of € 11 702 613. Brussels Trade Register BCE 0415 591 055 Insurance Company approved by the NBB (National Bank of Belgium) under code no. 0487, (hereinafter known as "IPA") to make available upon the terms and conditions set forth herein the IPA services described below. Individuals covered under the provisions of a Group Travel Accident Insurance policy provided through Company are eligible for services described in this Certificate and such members are hereinafter referred to as "Participants."

IPA will provide Participants the IPA services described below under service membership # 97-AL-AND-02148. All services are subject to certain conditions and exclusions as set forth in this Certificate and are provided by IPA when an Participant is traveling in another country that is not their Usual country of Residence (UAE) and has not been away from such residence for more than 90 days. A Participant meeting such requirements is hereinafter referred to as an "Eligible participants." All services must be arranged by IPA. No claims for reimbursement are accepted by Participant or Company.

IPA's program makes the following benefits available to Participants:

Medical Consultation, Evaluation and Referrals: Eligible Participants will have telephone access to operations center staffed with multilingual medical personnel on duty twenty-four (24) hours a day for medical consultation, evaluation and referral to Western-trained physicians who will evaluate, troubleshoot and make immediate recommendations for any medical emergency situation, including referrals to qualified doctors and/or hospitals.

Emergency Medical Evacuation: When an adequate medical facility is not available proximate to the Eligible Participant, as determined by the IPA's consulting physician and the Eligible Participant's attending physician, IPA will arrange transportation under appropriate medical supervision (including equipment & personnel), by an appropriate mode of transport to the nearest medical facility capable of providing the required care. Full cost of such evacuation including medical treatment whilst in transport shall be arranged and paid for by IPA.

Medical Repatriation: When an Eligible Participant is stable and IPA's consulting physician and the Eligible Participant's attending physician determine that transportation is medically necessary, IPA will arrange for transportation under medical supervision to the Eligible Participant's residence or to a medical or rehabilitation facility near the Eligible Participant's residence, at such time as the Eligible Participant is medically cleared for travel.

Return of Mortal Remains: In the case of an Eligible Participant's death, IPA will complete the necessary paperwork, and arrange and pay for the necessary body preparations, shipping container and transport to the country of residence/home country of the deceased.

Interpreter and Legal Referrals: Upon request, IPA will make referrals to interpreters, counselors or legal personnel.

Lost Luggage or Document Assistance: IPA helps Eligible Participant locate lost luggage, document, personal belongings or assist with the replacement of travel tickets.

Emergency Cash Coordination: IPA will assist in coordination the transfer of emergency cash for an Eligible Participant, provided Eligible Participant has a verifiable travel emergency and is circumstantially without financial means. The source of the funds is the responsibility of the Eligible Participant and thus is subject to the Credit limitations and availability of cash of the Eligible Participant.

General Assistance: IPA will serve as a central point for interpretation and communication for the Eligible Participant during emergencies. IPA will provide guidance on the availability of using services through consulates, government agencies, translators and other emergency service providers that can help with travel problems.

Emergency Travel Assistance: through the use of the Eligible Participant credit cards, IPA will assist the Eligible Participant with airline and hotel reservations.

Pre- Trip Information: IPA offers Participants web- based country profiles and information that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country- specific details and security advisories as well as other pertinent information for travel destinations.

IPA's obligation to provide or contract for the above services is subject to the following conditions/exclusions:

Conditions:

IPA will not provide services in the following instances:

- ◆ Travel undertaken specifically for securing medical treatment
- ◆ Injuries resulting from participation in acts of war or insurrection
- ◆ Commission of an unlawful act(s)
- ◆ Attempt at suicide
- ◆ Incidents involving the use of drugs unless prescribed by a physician
- ◆ Transfer of Participant from one medical facility to another medical facility of similar capabilities which provides a similar level of care.

IPA will not evacuate or repatriate a Participant:

- ◆ Without medical authorization

- ◆ With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the Participant from continuing his/her trip or returning home
- ◆ With a pregnancy over six months
- ◆ With mental or nervous disorders unless hospitalized

Exclusions:

- ◆ Trips exceeding ninety consecutive (90) days from declared residence without prior notification to IPA. (Separate purchase of Expatriate coverage is available)

IPA cannot guarantee the provision of services to an otherwise Eligible Participant who does not possess valid worldwide Group Travel accident insurance coverage. Notwithstanding this provision, AAAL shall make its best reasonable efforts to provide service in such a circumstance.

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. IPA is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by law, edict or regulation.

All consulting physicians and attorneys are independent contractors and not under the control of IPA. IPA is not responsible or liable for any malpractice committed by professionals rendering services to an Eligible Participant.

The above services are subject otherwise to the same terms, conditions, and limitations of the policy.

Travel Assistance services provided under this policy is as described below:

Assistance services are applicable for Platinum cards only.

Global emergency service program is provided by: IPA

Phone # + 33 1 49 65 27 86

Email at plateau.medical@axa-assistance.com

ELIGIBILITY CONDITIONS FOR ALL BENEFITS:

Eligible insured are all **existing & New Platinum Credit Card holders** who have credit cards after the inception of the Policy agreed between the Policyholder and Company, as per the age criteria mentioned in the Schedule of Benefits.

Type of Covered card: Platinum cards issued by the Policyholder to natural persons.

Lodged Cards are excluded: A Lodged card is one that is issued to a group cardholder of the Emirates NBD and is for the purpose of purchasing travel on behalf of a number of individuals within the group, rather than being for the sole use of an individual cardholder.

COVERAGE EFFECTIVE DATE :

The individual insurance cover shall become effective on the latest of these two dates:

- ✓ The date the individual credit card holder's application, as per the eligibility conditions has been accepted by the Company

- ✓ The date the credit Card agreement between the Insured Credit Card Holder and the Policyholder comes into effect and is legally binding on the Insured Credit Card holder.

ELIGIBILITY CONDITIONS FOR ALL BENEFITS:

The Persons eligible for inclusion as Insured Cardholder hereunder shall be persons designated on the Policy Specifications Page(s).

If an Insured Credit Card Holder joins the Plan on or before the Plan Effective Date, cover in respect of the Insured Person(s) shall start on the Plan Effective Date.

Commencing on the date the details are filed with, and approved by the Company of any such eligible person, who comes within any classification established herein, such person shall become an Insured Person with respect to such insurance as is offered by the policy as applicable to such person's class.

Any change in the insurance offered to an Insured Person, which results from a change of class of such person, shall become effective on the date such person's class change is filed with, and approved by, the Company

If, on the date insurance or change would otherwise be effected, such person is absent from active full-time work as a result of injury or sickness, then the insurance or change will become effective 7 days from the date such person returns to active full-time work

Eligible Insured Credit Card Holders are individuals who are granted Credit Card Facility by the Policyholder and meet the following criteria at time of completing their Credit Card/ Insurance Enrolment form/ medical questionnaire/medical evidences:

- I. All existing and new insured Credit Card Holders to whom the Policyholder holds such scheme on a compulsory basis
- II. Insured Credit Card Holder should be within the age of 18-70 years
- III. Named in the Credit Card Agreement
- IV. acting as a private customer, not as a representative of a legal body, company or organization, nor for any professional or commercial purpose, permanently
- V. Insured Credit Cardholder should be a resident of UAE.
- VI. Any other eligibility conditions as stipulated by the Policyholder

TERMINATION OF COVER

The insurance of an Insured Person shall automatically terminate at the earliest time below:

- I. The Insured Borrower completes his 70th birthday
- II. Premium is not paid when due,
- III. The date the Insured Person is no longer eligible within the classification of Insured Person
- IV. Upon cancellation by the Policyholder of the Credit Card agreement of the Insured Person, whatever the reason;
- V. Cancellation of this Policy by the Policyholder or company at any time in accordance with the policy terms & conditions.

LIST OF EXCLUSIONS

This policy does not cover any loss or expense caused by or resulting from:

- 1) Intentionally self-inflicted injury, suicide or any attempt threat while sane or insane: nor
- 2) War, civil war, invasion, insurrection, and revolution, use of military power or usurpation of government or military power: nor
- 3) any period an insured person is serving in the Armed Forces of any country or international authority, whether in Peace or war, and in such an event the Company, upon written notification by the Policyholder, shall return the pro data premium for any such period of service; nor

- 4) loss sustain or contracted in consequence of an Insured Person being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician; nor
- 5) any loss of which a contributing cause was the Insured Person'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 insured person; nor
- 6) Any loss sustain while flying in any aircraft or device for aerial navigation except as specifically provided herein; nor
- 7) congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury; nor
- 8) Bacterial infections except pyogenic infections which are caused by an accidental wound; nor
- 9) flying in any aircraft owned , leased or operated by or on behalf of an insured Person or any member of an Insured person's household; nor
- 10) driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving; nor
- 11) any claim caused by opportunistic infection or malignant neoplasm, or any other sickness condition, if, at the time of the claim, the Insured Person had been diagnosed as having AIDS(Acquired Immune Deficiency Syndrome) ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus). Nor
- 12) Terrorism, including any action taken in hindering or defending against an actual or expected incident of Terrorism; nor
- 13) the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; nor
- 14) the dispersal or Application of pathogenic or poisonous biological or chemical materials; nor
- 15) the release of pathogenic or poisonous biological or chemical materials; nor
- 16) any loss sustained while the insured person is participating in any professional sports, winter sports, or in sky diving, parachuting, hand gliding, bungee jumping, scuba diving, mountain climbing, pot-holding.
- 17) pandemics

HOW TO CLAIM

Any and all communications related to a claim should be addressed to the following address, marked to the attention of the Company's claims department:

Abu Dhabi National Insurance Company

P. O. Box: 839, Abu Dhabi, United Arab Emirates.

Telephone : 02 4080100/fax no: 02 2 6268600

You may contact Abu Dhabi National Insurance Company (ADNIC) at the toll free no. 8008040/,or send an email to service-emiratesnbd@ADNIC.ae

Insured Credit Cardholder or insured Credit Cardholder's representative will contact the Company and submit all the applicable claim documents as advised by ADNIC's claim department.

GENERAL CLAIMS PROCEDURE

The claims handling procedure for the insurance effected with the Company, as below:

- I. Written notice of accident/ death/ injury/illness which could result in a claim being made under the policy must be given to the Company immediately.
- II. Such notification, apart from stating name of the employee in respect of whom the claim is reported, should provide basic details including date of death/ accident/sickness and the type of benefit claimed.
- III. Upon receipt of claim notification, the Company shall:

- a. Register the claim and allocate a claim number, to be quoted in all subsequent communications relating to that claim.
 - b. Advise the claim number to the insured and request documentation considered necessary and reasonable for processing of the claim.
- IV. Upon receipt of the above, the corresponding claim form complete in all respects shall be submitted to the Company together with all supporting documents requested.
 - V. Upon receipt of the documented claim from the insured, the Company shall advise any further documentation required to substantiate the claim or process the claim for settlement.
 - VI. For all valid claims payable in accordance with the terms and conditions of the policy, the discharge receipt would be issued within fourteen (14) working days of receipt by the Company of all necessary supporting documents.

Settlement of the claim would be effected to within twenty one (21) working days of receipt by the Company of the duly signed and stamped discharge receipt

DOCUMENTATION CHECKLIST

1. FOR ALL COVERS

- The policy number.
- Copy of the insurance certificate.

2. FOR PERSONAL ACCIDENT (DEATH AND DISABLEMENT) RESULTING FROM AN ACCIDENT

The loss advice shall include:

- A written report describing the circumstances of the accident, the names of the witnesses and, if applicable, the identity of the charging authority if a police report is drawn up and also the communication number.
- The certificate of the doctor, surgeon or hospital called upon to administer the initial treatment, and describing the injuries.
- The birth certificates of the Children and also any other document proving that they are dependent on the Insured.
- The death certificate.
- Documents establishing the capacity of Beneficiary in the event of death, the name and address of the eligible Authority responsible for the estate.

3. PERSONAL LIABILITY

The Insured must:

- indicate to the Company as rapidly as possible the circumstances of the claim, its known or presumed causes, and the nature and approximate sum of the damages,
- take all appropriate measures to limit the scale of the damages already known, and to prevent the occurrence of other damages.
- send the Company, as rapidly as possible, all notices, convocations, summons, extrajudicial deeds and procedure documents which are sent or submitted to, or served on them,

Should the Insured fail to meet the obligations listed in the preceding three paragraphs, the Company shall be entitled to an indemnity in proportion to the damages which this failure to perform could cause it.

4. FOR TRAVEL INCONVENIENCE (Missed or Delayed Departure, Delayed Baggage.....etc)

In order for reimbursements to be carried out, the Insured must of necessity supply the Company with the originals of all the supporting evidence of costs generated by the aforesaid incidents.

5. FOR LOSS OF BAGGAGE

This cover shall attach under the following conditions:

- The Insured must of necessity file a complaint for loss or damage of baggage with the competent local authorities within a period of Twenty-Four Hours following the date of the loss. The original of the complaint receipt and also a detailed statement must be forwarded to the Company within a maximum period of 30 Days.
- The Insured Cardholder must of necessity submit a claim for loss or damage of baggage to the carrier within a period of Twenty-Four Hours following the date of loss. The original of the complaint receipt and also a detailed statement must be forwarded to the Company within a maximum period of 30 Days.
- The Insured Cardholder shall be obliged to present to the Company all the supporting proof enabling it to verify or assess the damage (photograph of the damaged baggage, bill) and also any document that the Company reserves the right to request.
- In all cases, a letter specifying the date and place of purchase as well as the original invoice.
- As regards valuable items and jewellery, it is imperative that the Insured presents to the Company the original invoices, the original of the warranty certificate, the notarised deed if possession of these items is the consequence of an inheritance and the valuation of an expert if these items were valued in the absence of an invoice.

Abu Dhabi National Insurance Company (herein after called the Company) certifies that they have issued a Master policy To Emirates NBD PJSC under which the Emirates NBD Credit Cardholder who is a resident of the UAE and meeting the eligibility criteria for this cover will be insured under the said master policy.

Note: The above is only an outline of the terms under this master policy. Full terms and exclusions of the master policy will apply to all Emirates NBD Credit Cardholders.