SECTION 1

We welcome you as an Emirates NBD credit cardholder to enjoy the benefits offered under the Group Credit Shield Insurance Policy pursuant to Policy No. B1L97000052 (the “Policy”) issued by Abu Dhabi National Insurance Company (the “Company”) in favor of Emirates NBD PJSC (the “Policyholder”).

The Policy protects you in the event of Death due to natural reasons or due to Sickness. We request that you read these Policy details in order to understand the scope of the cover being offered.

IMPORTANT NOTICE:

This scheme is being offered to all eligible credit cardholders enrolled in Credit Shield Pro, on or after the 1st of August 2021 (the “Inception Date”), to whom the Policyholder holds such scheme as a complementary cover subject to terms and conditions detailed herein. The Policyholder shall pay the premium for this cover on behalf of all eligible Cardholders, referred to thereafter as the Insured Cardholder(s) to the Company.

In the event of Death due to natural reasons or due to Sickness; the Company shall pay the Benefit to the Policyholder and/or the Insured Cardholder’s estate as stated below in Section 2, Schedule.

Minimum age for enrollment into this Policy is 18, while the maximum age is 69.

The maximum age for an Insured Cardholder on the Date of Event under this Policy is 70.

SECTION 2 : SCHEDULE
Scope of Cover

Sum Insured

Death due to natural reasons or due to Aggregated (irrespective of the number of Credit Cards):
AED 300,000/-

The Company agrees to pay to the Policyholder the Benefit herein agreed to be provided for application to the accounts of Insured Cardholders with the Policyholder. Any Benefit so paid shall completely discharge the Company’s liability with respect any further claims under this Policy relates.

The geographical limit of this policy is ‘worldwide /24 hours basis’.

Only the primary Credit Cardholder will be eligible for claims under this Policy. Supplementary cardholders or corporate credit cards are not covered.

This Policy shall be governed by and construed in accordance with the laws of the Emirate of Abu Dhabi and United Arab Emirates. Any claims and or disputes arising out of or relating to this Policy shall be subject to the exclusive jurisdiction of the competent courts of the Emirate of Abu Dhabi.

SECTION 3: DEFINITIONS

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

Accident means a sudden, unintended, fortuitous, violent, visible and external event and does not include any naturally occurring condition or degenerative process, which occurs during the period of insurance at an identifiable time and place including exposure resulting from a mishap to a conveyance in which the Insured Cardholder is travelling.

Agreement means a Credit Card agreement entered into on or after the date of this Policy date, between the Policyholder as creditor and the Insured Cardholder.

Appropriate Authority means governmental or regulatory bodies set up by the state or Central Authority.

نطاق التغطية

مبلغ التأمين

في حالة وفاة حامل البطاقة المؤمن عليه نتيجة أسباب طبيعية أو بسبب المرض، سيتعين على الشركة دفع مبلغ 100,000 درهم إماراتي لحامل البطاقة.

المبلغ الإجمالي المؤكد (بغض النظر عن عدد بطاقة التأمين): 300,000 درهم /-

وتوافق الشركة على أن تدفع لحامل البوليصة المنافع المتفق عليها هنا من أجل توفيرها للإستخدام في حسابات حملة البطاقات المؤمن عليها لدى حامل البطاقة. لذلك، ستُعتبر أي منفعة تم تفعيلها على هذا الأساس مسؤولية الشركة بشكل كامل فيما يتعلق بأي مطالبات أخرى بموجب هذه البوليصة.

الحد الجغرافي لهذه البوليصة هو "أي مكان في العالم / وعلى مدار الساعة".

وموجب هذه البوليصة، سيكون حامل بطاقة التأمين الرئيسي فقط مسؤولاً للتقديم المطالبات. لن يتم تعريف حالة البطاقات الإضافية أو بطاقات الشركات الإضافية.

تتضمن هذه السياسة وتشترط وفقًا لقوانين إمارة أبو ظبي ودولة الإمارات العربية المتحدة. ستتطلبك أي مطالبات أو نزاعات تنشأ أو تتعلق بهذه البوليصة للاختصاص القضائي الحصري للمحاكم المختصة في إمارة أبو ظبي.

القسم 3: التعريف

من أجل تقديم التعريف اللازم لهذه البوليصة، ستتطلب التعريفات التالية ما لم يتم ذكر غير ذلك ضمن سياق هذا النص:

الحادث يعني حدث مفاجئ، غير متوقع، طبيع، عنيف، مرن، وخارجي ولا يشمل أي حالة تحصل بشكل طبيعي أو نتيجة عملية إتكاسية، والتي تحدث خلال فترة التأمين وفي وقت مكان محدد بما في ذلك التعرض للحدث وينتج عنه حدث مؤسف على وسيلة النقل التي يسافر عليها حامل البطاقة المؤمن عليه.

الاتفاقية: تعني اتفاقية بطاقة الائتمان تم إبرامها في تاريخ الحصول على هذه البوليصة أو بعد، وكانت بين حامل البوليصة بأعتباره البائع، وحامل البطاقة المؤمن عليه.

السلطة المعرف عليها: تعني الهيئات الحكومية أو التنظيمية التي أنشأتها الدولة أو الحكومة المركزية من وقت لآخر والمسؤولة بمجردتها
Government from time to time that are solely responsible for registering, permitting and monitoring hospitals and other similar places where medical treatment is provided.

**Benefit** means the indemnity payable under this Policy in respect of Death due to natural reasons or due to sickness for the Insured Cardholder.

**Bodily Injury** means bodily injury which:
- is sustained by an Insured Cardholder during the Period of Insurance;
- is caused by an accident; and
- 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 Cardholder within 120 days from the date of the accident by which such injury is caused.

**Cardholder** means a natural person and is a primary account holder of the credit card issued by the Policyholder who has not been disqualified by the provisions of this Policy to be eligible to receive the Benefits under this Policy.

**Credit Balance** means amounts payable by the Cardholder arising from the use of the card or the card number or the PIN or under the Terms and Conditions of the Agreement and includes without limitation all card transactions, fees, finance charges, additional expenses, damages, legal costs, and disbursements, which will be debited to the card account and form part of current balance.

The applicable Credit Cards are those issued from time to time to the Cardholder including subsequent issuances, renewals and replacement Credit Cards if any, which has been nominated as the facility to which the coverage is to apply.

**Commencement Date** means the date the Cardholder is enrolled for this Policy by the Policyholder or the Inception Date whichever is later.

**Credit Card** means the credit card or other form of financial accommodation provided by the Policyholder to the Cardholder.
Credit Card Facility means the Policyholder's credit card facility, which have been nominated as the facilities to which the Benefits under this Policy applies.

Date of Event means the date of Death happening after the Commencement Date and during the Period of Insurance.

Deat means death due to natural reasons or due to Sickness except as stated under the List of Exclusions mentioned under this Policy.

Defaulted Cardholder(s) means Cardholder(s) having three or more waiting unpaid installments.

Enrollment Form shall mean, unless otherwise arranged by mutual agreement between the Policyholder and Company, the Credit Card application form with the necessary legal Insurance requirements & information included, as to make it valid as a single form for both Credit Card & insurance application.

Expatriate means a person temporarily or permanently residing in a country (in this context U.A.E), holding a valid permanent residence visa as per UAE Regulations.

Expiry Date means twelve months from the Commencement Date.

Geographical limits: The cover provided under this insurance is worldwide 24 hours for Death due to natural reasons or due to sickness.

Indebtedness means the total amount outstanding in the Credit Card Facility as on the Date of Event subject to a maximum of the Cardholder’s credit limit.

Outstanding Credit balance means the total amount outstanding in the Credit Card Facility of the Insured Cardholder, as on the Date of Event not exceeding maximum of the Cardholder’s credit limit.

Physician means a qualified allopathic medical practitioner holding a valid subsisting license, granted by the appropriated licensing authority, and practicing within the scope of his license.

تاريخ الحادث: يعني تاريخ الوفاة الذي يحدث بعد تاريخ البدء وخلال فترة التأمين.

الوفاة: يعني الموت الناتج عن سبب طبيعي أو بسبب المرض باستثناء ما قد تم ذكره في قائمة الاستثناءات الموجودة في هذه البوليصة.

حامل البطاقة (حملة البطاقات) المتغلب - المتأخر عن الدفع: يعني حامل (حملة) البطاقة الذين لديهم ثلاثة أشهر غير مدفوعة أو أكثر.

استمارة طلب التسجيل: يعني وما لم يتم ذكر خلاف ذلك الأمر المتفق المتبادل عليه بين حامل البطاقة والشركة، نموذج طلب بطاقة الامان مع متطلبات التأمين القانونية اللازمة والمعلومات المضمونة، والصالحة معاً لكل من بطاقة الامان وطلب التأمين.

المغرب (المقيم): يعني الشخص الذي يقيم بشكل مؤقت أو دائم في بلد ما (وفي هذا السياق البلد هو دولة الإمارات العربية المتحدة)، ويحمل تأشيرة إقامة دائمة سارية المفعول وفقًا للوائح دولة الإمارات العربية المتحدة.

تاريخ انتهاء الصلاحية: يعني فترة الاثنين عشر شهرًا التي تبدأ من تاريخ البدء.

الحدود الجغرافية: إن التغطية المقدمة بموجب هذا التأمين صالحة في جميع أنحاء العالم وعلى مدى سهولة ساعة وذلك لحالة الوفاة لأسباب طبيعية أو بسبب المرض.

المديونية: تعني المبلغ الإجمالي المستحق على تسهيل بطاقة الامان في تاريخ الحادث والذي يحسب لقيمة الحد الإاماني الأقصى المتتوفر لحامل البطاقة.

الرصيد المستحت بطاقة الامان: يعني إجمالي المبلغ المستحق على تسهيل بطاقة الامان حامل البطاقة المؤمن عليه، وذلك اعتبارًا من تاريخ الحادث وما لا يتجاوز الحد الإاماني الأقصى المتتوفر لحامل البطاقة.

الطبيب المعالج: يعني الطبيب الذي يمارس الطب والمؤهل في مجال الطب الوبائي والذي يحمل تراخيصه صادرة ومستمرة تم منحه له من قبل سلطة التراخيص المختصة، ويمارس الطب في نطاق تخصصه.

المقدرة: يعني الشخص الذي يحمل شهادة من مجلس تعيين ممرض معترف به.

الحالة الموجودة مسبقًا: يعني المرض الذي يحدث أو يظهر قبل تاريخ بدء التغطية على حامل البطاقة المؤمن عليه، والذي تم تشخيصه أو الحصول على العلاج من أجل هذه الحالة من طبيب أو مقدم العلاج، هذا القرار تم تخفيفه على أي شخص ممارس آخر لتمثيل هذه المهمة خلال فترة الاثنين عشر شهرًا قبل تاريخ البدء مباشرة.
Nurse means a person who holds a certificate of a recognized Nursing Council.

**Pre Existing Condition** means illness, disease or sickness occurring or manifesting prior to the Commencement Date of cover in respect of an Insured Cardholder for which advice or treatment was sought or obtained from a Physician, chiropractor, naturopath or any other practitioner of a similar kind within twelve months immediately prior to the Commencement Date.

**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 Cardholders 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 Cardholder.

**Policy Year** means any period of twelve months from the Inception Date of this Policy.

**Policyholder** means the financial institution granting the Credit Card Facility to the Insured Cardholders.

**Period of Insurance** means the period commencing from the Commencement Date of insurance for which the Premium is fully paid, taking in to account the any applicable grace periods under the terms of this Policy.

**Self-employed** means working for oneself. A self-employed person is one that works for the himself rather than an employer drawing an income from the business in which they are owner or have an equity ownership or an interest in (including but not limited to shares).

Sickness means illness or disease of the insured Cardholder which commences or manifests itself after they meet the eligibility requirements, the date of endorsement or reinstatement of this Benefits whichever is later.

**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.

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.

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.

UAE means United Arab Emirates.

War means, whether declared or not, 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.

SECTION 4: ELIGIBILITY

DEATH DUE TO NATURAL REASONS OR DUE
TO SICKNESS

Eligible Cardholders are individuals who are
granted Credit Card Facility by the Policyholder
and meet the following criteria at time of enrolling
in this Policy.
1. The Cardholder must meet the eligibility criteria stipulated by the Policyholder to become a Cardholder.
2. The Cardholder shall be within the age criteria specified in the schedule of this Policy.
3. The Cardholder must reside in the UAE.

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<thead>
<tr>
<th>SECTION 5 : EXCLUSIONS</th>
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<tr>
<td>DEATH DUE TO NATURAL REASONS OR DUE TO SICKNESS</td>
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This Policy does not apply to Insured Cardholders in the following circumstances:

1. Self-inflicted bodily injury regardless of its date and of its cause.
2. Sickness directly or indirectly attributed to HIV and/or any related illness including HIV AIDS.
3. Chronic alcoholism or, abuse of alcohol or, abuse or addiction to drugs.
4. Civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt; mutiny, riots, strike, civil common, rebellion, revolution, insurrection, acts of terrorist to such a degree and extent of the involvement or engagement of the insured in these conditions without any cause.
5. Exposure of the body voluntarily, or not, to nuclear power or radioactivity in war or warlike operations or in peace; or military service in the armed forces or security forces of any country or any authority; however if a Cardholder who is a policeman or armed forces personnel dies while performing day-to-day course of duty, the life Benefit under this Policy shall be payable, no Benefit will be payable for members of the police or armed forces if the claim is due to any of the following events: civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil common, rebellion, revolution, insurrection, acts of terrorism, any kind of training, exercise or assignment involving the use of ammunition or explosives of any kind.
6. Commission of or attempted commission of an assault or any unlawful act or being engaged in any illegal activity or felony.
7. Flight of the insured in any kind of aircraft except as a fare-paying passenger in an aircraft
operated on a regular schedule by an incorporated common carrier for passenger service over its established air route, or he is transported as a patient or injured or attendant or hostess with an ambulance or rescue – aircraft or helicopter.

8. Especially in the case of death, suicide while sane or insane shall be excluded during the first year of the insurance coverage.

9. Nuclear radiation, nuclear fission, nuclear fusion and/or radioactive contamination excluding, medical professionals in the field of radiology which are covered.

10. Insured Cardholder engaging or taking part in any hazardous sports or activities involving a motor engine (including rallies), boxing, scuba / sky diving, parachuting or hang-gliding.

11. Pre Existing Conditions for death Benefits are excluded for a period of one year from the date of entry into the scheme by Insured Cardholder.

12. Resulting from war, invasion, act of foreign enemy, hostilities or warfare (whether declared or not), civil war, rebellion, mutiny, revolution, confiscation or nationalization by or under the order of any government or public or local authority or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of its government “de jure” or “de facto” or to the influencing of it by terrorism or violence. War zone as recognized by the United Nations or where there are warlike operations are excluded.

SECTION 6: TERMINATION OF POLICY

Cover in respect of any Insured Cardholder shall automatically terminate at the earliest of the following events:

1. Premium is not paid when due.

2. Insured Cardholder reaches the maximum age limit specified above in Section 1 of this Policy.

3. Termination of Credit Card Facility.

4. Payment of Death Benefit due to natural reasons or due to Sickness.

5. Cancellation of the Benefits under this Policy by the Policyholder or the Insured Cardholder at any time in accordance with the Policy terms & conditions.

6. Cancellation of the Cardholder’s Credit
7. The Insured Cardholder becomes a Defaulted Cardholder. However, this Policy will be automatically reinstated once the Insured Cardholder is no longer a Defaulted Cardholder.

8. The Expiry Date of the Policy.

9. The date this Policy is terminated/cancelled; either by non-payment of premium to the Company or any other reasons and the Policy is subsequently not renewed with the Company.

10. The Insured Cardholder is no longer able to satisfy the eligibility conditions set out in Section 4: Eligibility of this Policy.

SECTION 7: CLAIMS NOTIFICATION, FORMS AND PROOF OF LOSS

Upon the occurrence of an event giving rise to a claim under this Policy, the Insured Cardholder’s legal representative(s) and/or the Policyholder shall give immediate written notice to the Company but not later than 365 days from the Date of Event for Death due to natural reasons or due to Sickness.

Any claims submitted after the 365-day time limit from the Date of Event shall not be payable.

The Company shall have the right and opportunity to examine the Insured Cardholder following a claim having been made when and so often as it may reasonably require prior to and during the payment of any Benefits hereunder. It shall also have the right and opportunity to carry out an autopsy where it is not forbidden by law.

The Company shall make payment of the Benefit under this Policy upon receiving satisfactory proof of an event upon which the sum insured is expressed to be payable. Evidence of the age of the Insured Cardholder and subject to full payment of premiums and inclusion under the Policy of the Insured Cardholder as at the time that the event took place.

Benefit shall not be payable for any claim where the necessary proof is not furnished.
7.1 HOW TO CLAIM

Any and all communications related to a claim should be addressed to the following address, marked to the attention of 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 consumerlinesclaims@ADNIC.ae

Insured Cardholder or Insured Cardholder’s representative will contact Company and submit all the applicable claim documents as advised by Company’s claims department.

7.2 GENERAL CLAIMS PROCEDURE

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

1. Written notice of Death due to natural reasons or due to Sickness which could result in a claim being made under the Policy must be given to Company within the timeframes for notification set out in Section 7 of this Policy.
2. In addition to stating the name of the Insured Cardholder in respect of whom the claim is made, the claimant should also provide basic details of Death including Date of Event.
3. Upon receipt of the claim notification, the Company shall:
   • Register the claim and allocate a claim number to be quoted in all subsequent communications relating to that claim.
   • Advise the claim number to the insured and request documentation necessary for processing of the claim.
4. Upon receipt of the above, a duly completed claim form shall be submitted to Company together with any other supporting documents as requested.
5. Following receipt of the claim from the Company, the claimant will be requested to provide the required documentation.

The claimant should ensure that all documentation is submitted within the timeframes specified in Section 7 of this Policy.

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3. Upon receipt of the claim notification, the Company shall:
   • Register the claim and allocate a claim number to be quoted in all subsequent communications relating to that claim.
   • Advise the claim number to the insured and request documentation necessary for processing of the claim.
4. Upon receipt of the above, a duly completed claim form shall be submitted to Company together with any other supporting documents as requested.
5. Following receipt of the claim from the Company, the claimant will be requested to provide the required documentation.

The claimant should ensure that all documentation is submitted within the timeframes specified in Section 7 of this Policy.
Insured Cardholder’s legal representative(s) and/or the Policyholder, the Company may request further documentation required to substantiate the claim or process the claim for settlement.

6. The Company is entitled to obtain any further information/documents as it may reasonably require. The Company may also, at its discretion, require the documents to be authenticated by the relevant authorities.

7. For all valid claims payable in accordance with the terms and conditions of the Policy, a discharge receipt would be issued within fourteen (14) working days of receipt by Company for 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.

7.3 DOCUMENTS CHECKLIST

A. Death due to Natural reasons Or due to Sickness Claims:

Claim form duly completed and signed by authorized signatory.

1. Death certificate (in original). In case of death taking place outside U.A.E., such original Death certificate issued abroad should be attested by the U.A.E Embassy.
2. Post mortem report (wherever required).
3. Copy of passport including visa page (for expatriates).
4. Copy of the Credit card application form.
5. Credit card statement for the three months prior to the Date of Event.
6. Any other document reasonably required by the Company.

الشركة لجميع المستندات الداعمة اللازمة.

سيتم تنفيذ تسوية المطالبة في غضون واحد وعشرين (21) يوم عمل تبدأ من تاريخ استلام الشركة لإيصال التسريح الموقع والمختوم حسب الأصول.

7.3 قائمة مراجعة المستندات

أ- مطالبات الوفاة الناتجة عن أسباب طبيعية أو عن المرض:

- استمارة المطالبة المكتملة والوقعة من قبل المخول بالتوقيع.

1. شهادة الوفاة (الاصلي). وفي حالة حدوث الوفاة خارج دولة الإمارات العربية المتحدة، فسيتوجه أن تكون شهادة الوفاة الأصلية الصادرة في الخارج مصدقة من سفارة دولة الإمارات العربية المتحدة.
2. تقرير الوفاة (عدد الاقتضاء).
3. صورة من جواز السفر متضمنة صفحة التأشيرة (المغتربين / المقيمين).
4. نسخة من استمارة طلب بطاقة الائتمان.
5. كشف حساب بطاقة الائتمان للأشهر الثلاثة السابقة تاريخ وقوع الحادث.
6. أي مستند آخر تطلبه الشركة ويكون في حدود المعقول.
VALUE ADDED TAX “VAT” CLAUSE

1. It is hereby declared and agreed that the insurance premium and any other amounts due to the Company in relation to this Policy is subject to the Value Added Tax (VAT) pursuant to the applicable laws and regulations, and that the tax invoice to be issued by the Company to the Policyholder in relation to the insurance premium and any other amounts due to the Company shall mention the VAT amount and its percentage.

2. The Policyholder undertakes to pay the VAT due in accordance with the applicable laws and regulations and to indemnify the Company for any damages or penalties imposed as a result of any delay or failure to pay any VAT amounts on the due dates.

3. The Policyholder acknowledges that failure to pay the VAT amount or any part thereof on the due date is considered a failure to pay the Policy premium and entitles the Company to terminate this Policy.

MISCELLANEOUS

These Terms and Conditions may be amended or changed from time to time by the Policyholder without prior notice or consent.