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AL ALAMIYA TRAVEL AND ASSISTANCE SERVICES POLICY

The document, the Schedule and any endorsement(s) attached form **Your Certificate**.

This document sets out the conditions of the **Certificate** between **You** and **Us**. It should be kept in a safe place.

Please read the whole document carefully. It is arranged in different sections. It is important that

You comply with Your duties under each section and under the insurance as a whole

CERTIFICATE WORDING

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Section 1: THE CERTIFICATE OF INSURANCE

- 1.1 This Certificate is a contract of insurance. This document contains the details of the cover, and the terms, conditions and exclusions relating to each Cardmember, and is the basis upon which all claims will be settled.
- 1.2 In consideration of payment of the premium by the **Policyholder**, the **Cardmember** is entitled to payment of **Benefits** and **Services** under this **Certificate**, during the Period of Insurance, within the geographical limits, subject to the terms, conditions and exclusions.
- 1.3 The Benefits are underwritten by Al Alamiya for Cooperative Insurance Company "Insurer".
- 1.4 The Services are either provided or arranged by International SOS. In certain cases, where International SOS arrange assistance services, the cost of such Services must be borne by the Cardmember.
- 1.5 This Certificate shall be governed by and construed in accordance with the laws of England and Wales, and the courts of England and Wales shall have exclusive jurisdiction in any dispute arising hereunder unless otherwise agreed by Insurer in writing.

Section 2: MEANING OF WORDS

The following words or expressions shown below appear in bold in this Certificate and have the following meanings wherever they appear.

Accident shall mean any sudden, unexpected, external and violent and specific event which occurs at an identifiable point in time and place during a Journey which results in Bodily Injury.

Act of Terrorism shall mean an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Baggage shall mean accompanied personal goods belonging to the Cardmember or for which the Cardmember is responsible and which are taken by the Cardmember on a Journey or acquired by the Cardmember during a Journey. Baggage shall include Valuables.

Benefits shall mean the benefits supplied by Insurer under the terms and conditions of this Certificate, as set out in sections 6 to 18 inclusive.

Bodily Injury shall mean identifiable physical injury or death, which is caused by an Accident during a Journey.

Card shall mean a card issued pursuant to the Policyholder's card program in which the Benefits and Services of this Certificate have been incorporated.

Cardmember/s shall mean any person not yet 81 (eighty one) years old who is a holder of a Amex Card issued by the Policyholder bearing Bank Identification Number (BIN) 3766, and will include any Family who are also resident in Principal Country of Residence and are all travelling with the Cardmember on a Journey from his/her Principal Country of Residence with pre-assigned ticketing.

Certificate shall mean this certificate of insurance.

Common Carrier shall mean any public transport by road, rail, sea or air with a licensed carrier operating a regular

and/or charter passenger service.

Compulsory Inclusion shall mean the automatic provision of Benefits and Services to the Cardmembers where the Benefits and Services are not offered on an optional basis.

Covered Purchase shall mean the product purchased by the Cardmember in his/her name for which the full purchase price is charged to the respective Cardmembers' Amex Card, is new (must not have been used in any way at the time of purchase) and is only used wholly for personal, domestic or non-commercial purposes.

Default shall mean any breach of the obligations of either Party or any act, omission, negligent act or statement of either Party, its employees, agents or sub-contractors and in respect of which liability arises from the defaulting Party to the other.

Dependent Children shall mean the children, step-children and legally adopted children of the **Cardmember** who are:

- i) unmarried, and;
- ii) living with such Cardmember (unless living elsewhere whilst in full time education), and;
- iii) under 19 years of age (or under 24 years of age if in full time education).

Effective Date shall mean 01 November 2020.

Expiry Date shall mean 31 October 2021.

Family shall mean the Spouse and Dependent Children of the Cardmember.

Hi-jack shall mean the unlawful seizure or wrongful exercise of control of an aircraft or conveyance, or the crew thereof.

Illness shall mean any sudden and unexpected deterioration of health, that first manifests during a Journey and which is certified by a qualified medical practitioner and agreed by an International SOS Physician.

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

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

Journey shall mean the first 91 days of any round trip falling entirely within the Period of Insurance, where at least 50% of the total value of tickets for travel on a Common Carrier have been paid by using such Cardmember's Amex Card issued by the Policyholder. The Journey shall be deemed to have begun with the Cardmember's departure from the home where such Cardmember normally resides and shall have ended upon return to that home.

Loss of Limb shall mean permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle.

Medical Expenses shall mean all reasonable costs necessarily incurred outside the Cardmember's Principal Country of Residence for hospital, surgical or other diagnostic or remedial treatment given or prescribed by a qualified medical practitioner.

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

Party shall mean a party to this contract of insurance

Period of Insurance shall mean the period between the Effective Date and the Expiry Date. (Policyholder) shall mean Amex, KSA.

Pre-existing Health Disorder or Condition shall mean any Illness, defect, physical infirmity or condition, including sequela or complications thereof that in the opinion of a qualified medical practitioner appointed by International SOS can reasonably be related thereto or for which the

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Cardmember is receiving or has received medical treatment, advice or investigation prior to the Journey or for which the Cardmember is receiving or has received medical treatment, advice or investigation from a doctor, dentist, chiropractor, physiotherapist or naturopath prior to the Journey. This includes chronic or ongoing medical or dental conditions which You were aware of, or of which You could expect to be aware of that may lead to a claim under this Certificate.

Principal Country of Residence shall mean that country (Kingdom of Saudi Arabia, for the purposes of this Policy) in which the Cardmembers has his/her Principal place of residence. In the event of dual nationality, the Cardmember assumes the nationality of their Principal Country of Residence for the purposes and for the duration of this insurance.

Relative shall mean spouse or common law partner, mother, mother-in-law, father, father-in-law, daughter, daughter-in-law, son, son-in-law, (including legally adopted daughter or son), brother, brother-in-law, sister, sister-in-law, grandfather, grandmother, grandson, granddaughter or fiancé(e) of a Cardmember.

Serious Medical Condition shall mean a condition, which in the opinion of an International SOS Physician requires emergency medical treatment to avoid death or serious impairment to the Cardmember's health. In determining whether such a condition exists, the International SOS Physician may consider the Cardmember's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Services shall mean the -24hour assistance and other related emergency services to be provided by International SOS as described in section 6 of this Certificate.

Spouse shall mean either the Cardmember's legal wife/husband or, if the Cardmember is not married, the Cardmember's common law partner who has cohabited with the Cardmember at the same address for a continuous period of at least 1(one) year prior to the Journey.

Insurer/ We/ Us shall mean Al Alamiya for Cooperative Insurance Company.

Valuables shall mean jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, audio, video, computer, television and telecommunications equipment (including Compact Discs, Digital Video Discs, tapes, films, cassettes, cartridges, batteries and headphones), computer games, handheld consoles/computers and games, iPods/MP3/MP4 players and associated equipment, telescopes, binoculars, sports/activity equipment (excluding winter sports equipment) and photographic equipment only.

You shall mean the Cardmember.

Section 3: GEOGRAPHICAL LIMITS

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

Section 4: ELIGIBILITY

4.1 Only those Cardmembers who are resident in Principal Country of Residence and are not yet 81 (eighty one) years old on the Effective Date or renewal date shall be eligible for Benefits and/or Services under this insurance.

4.2 The Cardmember is eligible for the Benefits and/or

Services in accordance with the terms and conditions of this Certificate or any other eligibility criteria set by the Client in writing with the prior agreement from Insurer and/or International SOS.

4.3 The Benefits and Services provided to the Cardmember shall be on a Compulsory Inclusion basis.

Section 5: PERIOD OF INSURANCE

5.1 This Certificate shall commence on the Effective Date and shall be in force until the Expiry Date.

5.2 Any Party may immediately terminate this Certificate on written notice to the other Party in the event that:

- the other Party shall be in Default of the performance or observance of any material covenants or provisions hereof and such Party shall have failed to remedy such default or breach within 30 (thirty) days after receiving written notice of such default or breach; or
- any material representation or warranty made by the other Party is false or untrue when made; or
- the other Party shall make a general assignment for the benefit of creditors or a resolution is passed or a petition is presented against the other Party for liquidation, winding-up or dissolution or for the appointment of a liquidator, receiver, trustee, judicial manager or similar official of all or a substantial part of its assets or if execution or any form of action is levied or taken against any of its assets.

5.3 In the event of termination or expiry of this Certificate, both Parties shall be relieved of all future liabilities as at the date of termination or Expiry Date, whichever is applicable.

5.4 All Cardmembers are entitled to the Benefits and Services from the date of activation of their Card account or the date the Cardmember has been notified to Insurer, whichever comes later and subject to the appropriate premium having been paid to Insurer.

5.5 The entitlement to Benefits and Services will cease automatically on the date Insurer receive written notification of the deletion of the Cardmember or the termination of the Cardmember's Amex card account or the termination of the Amex card account, whichever comes first.

5.6 A Cardmember's eligibility for the Benefits and Services shall cease on the earliest of:

- the date the Cardmember as shown is no longer eligible for the Benefits and Services pursuant to this Certificate; or
- the Date of Termination or Expiry Date, whichever occurs first.

Section 6: MEDICAL AND TRAVEL ASSISTANCE SERVICES

6.1 Assistance Services

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

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6.2 International SOS Services

6.2.1 Telephone assistance

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

6.2.2 Service Provider referral

If contacted, International SOS will provide to the Cardmember contact details for medical or legal service providers, including physicians, dentists, lawyers, legal practitioners, interpreters, hospitals and other relevant persons or institutions. In such cases, whilst International SOS exercises care and diligence in selecting the providers, does not provide the actual advice and is not responsible for the advice given or the outcome thereof. Further, unless the cost of the provision of the actual Services by third parties are covered by this Certificate, they must be borne separately by the Cardmember.

6.2.3 Medical Monitoring

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

6.2.4 Cardmember support

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

6.2.5 Urgent Message Relay

In the event that International SOS is contacted to transmit an urgent message, it will relay it to Cardmember's relatives, business associates, friends residing in his/her Principal Country of Residence and vice versa.

6.2.6 Guarantee of Payment

If covered under the terms of this Certificate, International SOS will guarantee or pay any required hospital admittance deposit on behalf of a Cardmember.

6.2.7 Cash Advances

In the event of lost or stolen cash, Travelers Cheques, credit and charge cards or in the event that there are no American Express Travel Service Offices or ATMs available at the Cardmember's location, International SOS shall advance cash to the Cardmember up to the limits shown in Section 19 of this Certificate. (to be charged to Cardmember's account and subject to authorization by the Policyholder).

6.2.8 Advance Payment for Bail Bond

If the Cardmember is jailed (or threatened to be) following a road traffic accident whilst on a Journey, International SOS shall advance the bail bond (to be charged to Cardmember's account and subject to authorization by the Policyholder).

6.3 Third Party Services

6.3.1 In the event of an emergency where, either the Cardmember cannot be adequately assessed by

telephone for possible evacuation, or the Cardmember cannot be moved and local medical treatment is unavailable, International SOS will, send an appropriately qualified medical practitioner to the Cardmember. International SOS will not pay for the costs of such Services unless covered under the terms of this Certificate.

6.3.2 International SOS will arrange to have delivered to the Cardmember essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardmember's care and/or treatment but which are not available at the Cardmember's location. The delivery of such medicine, drugs and medical supplies will be subject to the laws and regulations applicable locally. International SOS will not pay for the costs of such medicine, drugs or medical supplies and any delivery costs thereof unless covered under the terms of this Certificate.

6.3.3 International SOS will arrange to have delivered to the Cardmember lost or forgotten prescriptions, and replacement of lost or broken glasses or contact lenses that are necessary for a Cardmember's treatment and/or condition, but which are not available at the Cardmember's location. Such delivery will be subject to the laws and regulations applicable locally. International SOS will not pay for the costs of such prescription, glasses or contact lenses and any delivery costs thereof.

Section 7: EMERGENCY MEDICAL, EVACUATION AND REPATRIATION EXPENSES

7.1 Medical Expenses

If a Cardmember incurs Medical Expenses whilst on a Journey as the direct result of the Cardmember sustaining Bodily Injury or suffering an Illness, the Insurer will make a payment to the Cardmember in respect of such expenses up to the limit shown in Section 19 of this Certificate.

7.2 Emergency Evacuation and Repatriation Expenses

7.2.1 In the event that a Cardmember sustains Bodily Injury or suffers an Illness whilst on a Journey, and the Cardmember is in a Serious Medical Condition, and in the opinion of International SOS such arrangements are necessary on medical grounds, International SOS will arrange for the transportation for moving the Cardmember to the nearest hospital where appropriate medical care is available or International SOS will arrange for the repatriation of the Cardmember to the Principal Country of Residence.

7.2.2 If required, International SOS will also arrange for the provision of appropriate communication and linguistic capabilities, mobile medical equipment and a medical escort.

7.2.3 International SOS reserves the right to decide whether the Cardmember's medical condition is sufficiently serious to warrant an emergency medical evacuation. International SOS further reserves the right to decide the place to which the Cardmember shall be evacuated to and the means or method by which such evacuation will be carried out having taken into account all the assessed facts and circumstances of which International SOS is aware at the relevant time.

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7.2.4 International SOS reserves the right to decide the means or method by which such repatriation will be carried out having taken into account all the assessed facts and circumstances of which International SOS is aware at the relevant time.

7.3 Transportation of Mortal Remains

In the case of death of a Cardmember whilst on a Journey outside the Principal Country of Residence, International SOS will arrange for transporting the Cardmember's mortal remains from the place of death to any location as may be reasonably selected by the Cardmember's legal personal representative.

7.4 Additional Costs for Accommodation and Travel Expenses.

In the event of a valid claim under section 7.1, International SOS will pay for additional accommodation for one person required on medical advice to stay at a hotel prior to his/her return to the Principal Country of Residence.

In the event of repatriation of the Cardmember and/or his/her Family member, International SOS will pay additional travel expenses for one other person accompanying in the initial Journey to return to the Principal Country of Residence, provided that the original travel ticket cannot be used.

The eligibility and limits for above benefits are detailed in Section 19 of this Certificate.

7.5 Visit of a Relative

International SOS will arrange an economy class return ticket for a Relative to join the Cardmember who has been or will be hospitalised outside the Principal Country of Residence as a result of Bodily Injury or Illness for a period in excess of 7 (seven) consecutive days, subject to International SOS' prior approval and only when judged necessary by International SOS on medical and compassionate grounds.

In case of such visit, Insurer will also pay a daily allowance up to the limits detailed in Section 19 of this Certificate.

7.6 Return of Dependent Children

If Dependent Children are left unattended as a result of a Cardmember's Bodily Injury or Illness whilst on a Journey, International SOS will arrange the transportation for such Dependent Children by Common Carrier to their normal place of residence. Qualified attendants will be provided when deemed appropriate by International SOS.

Total payable expenses for this benefit will be up to the limits detailed in Section 19 of this Certificate.

7.7 Medical Assistance to Dependent Children at Home

In the event of Bodily Injury or Illness of the Cardmember's Dependent Children left at home while the Cardmember is travelling outside the Principal Country of Residence, the International SOS shall monitor the respective child's medical condition and keep the Cardmember informed. Any subsequent need for transportation and hospitalisation of the child shall be organised by the International SOS (to be charged to Cardmember's account and subject to authorization by the Policyholder).

Specific Exclusions Applying To Section 6 & 7

7.8 In addition to the General Exclusions, the following treatment, items, conditions, activities and their

related or consequential expenses are specifically excluded from the cover provided by this section:

- (i) Expenses incurred / Services required within the Principal Country of Residence;
- (ii) Expenses incurred after 12 (twelve) months from the date of the Accident or first manifestation of Illness;
- (iii) Dental expenses unless incurred as a result of an Illness or Bodily Injury;
- (iv) Optical expenses;
- (v) Treatment provided other than by a qualified medical practitioner;
- (vi) Expenses incurred which are non-medical in nature such as telephone calls, newspapers;
- (vii) Services rendered or expenses incurred without the authorisation and/or intervention of International SOS;
- (viii) Expenses which would have still been payable if the event giving rise to the intervention of International SOS, had not occurred;
- (ix) Elective cosmetic surgery;
- (x) Expenses incurred for treatment not verified by a medical report;
- (xi) Expenses for treatment that an International SOS Physician considers are not medically necessary whilst on a Journey and can be treated on the Cardmember's return to their Principal Country of Residence;
- (xii) Expenses incurred where the Cardmember in the opinion of the International SOS Physician is physically able to return to his/her Principal Country of Residence seated as a normal passenger and without medical escort; and
- (xiii) The first USD 100 (one hundred) per event per Cardmember; being the Excess.

Section 8: PERSONAL ACCIDENT COVER

8.1. COMMON CARRIER

8.1.1 If during a Journey, a Cardmember sustains Bodily Injury during the operative time below where at least 50% of the fare or hire charge has been charged to the Cardmember's Card and independently of any other cause, such Bodily Injury results in the death, total and irrecoverable loss of sight or Loss of Limb of the Cardmember within 12 (twelve) months of the date of the Accident, the Insurer will pay to the Cardmember, or such person as may be selected by the Cardmember's legal personal representative(s), the compensation as per the scale detailed in section 8.1.3.

8.1.2 In respect of the cover provided under Section 8.1.1, the coverage will be activated only after purchasing the round trip airline ticket via Amex Card and the Journey shall be deemed to have begun when the Cardmember enters an airport, seaport, railway or road station for the purpose of boarding Common Carrier for which the Card has been used in advance to purchase a ticket and ends upon disembarkation from such Common Carrier.

8.1.3 Compensation Payable Scale (as a % of Limits defined in Section 19):

- (i) Death 100%
- (ii) Total and irrecoverable loss of sight of both eyes 100%

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- (iii) Loss of two Limbs 100%
- (iv) Total and irrecoverable loss of sight of one eye and loss of one limb 100%
- (v) Loss of one limb 50%
- (vi) Total and irrecoverable loss of sight of one eye 50%

Benefit shall not be payable under more than one of the items above in respect of the consequences of one Accident.

Specific Exclusions Applying To Section 8

- 8.3 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this section:
- (i) Bodily Injury which would have still been payable if the event giving rise to the intervention of International SOS had not occurred;
 - (ii) More than one claim under this Section 8 in connection with the same Accident;
 - (iii) Medical or surgical treatment expenses; and
 - (iv) Bodily Injury sustained other than whilst the Cardmember is on a Journey.

Section 9: HOSPITAL DAILY BENEFIT

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

Specific Exclusions Applying To Section 9

- 9.2 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:
- (i) Services rendered without the authorisation and/or intervention of International SOS;
 - (ii) Cases of minor Illness or Bodily Injury, which in the opinion of the International SOS Physician can be adequately treated locally, and which do not prevent the Cardmember from continuing their travels or work;
 - (iii) Payment of benefit where a Cardmember is suffering from sickness or disease not directly resulting from a valid claim for Bodily Injury or Illness;
 - (iv) Payment of benefit in respect of the first 48 (forty eight) hours of hospitalisation unless the period of hospitalisation exceeds 48 (forty eight) hours; being the Excess;
 - (v) Elective cosmetic surgery;
 - (vi) Payment of benefit arising after 12 (twelve) months from the date of the Accident or first manifestation of Illness;

- (vii) Payment of benefit in respect of hospitalisation within the Principal Country of Residence;
- (viii) Payment of benefit in respect of hospitalisation where treatment is not verified by a medical report.

Section 10: PERSONAL LIABILITY

10.1 If whilst on a Journey the Cardmember is involved in an incident which results in him or her becoming legally liable to pay damages or costs in respect of Bodily Injury and/or accidental loss of or damage to material property belonging to any third party then the Insurer will pay to the Cardmember against all sums which they shall become legally liable to pay to a third party claimant up to the limit specified in Section 19 of this Certificate.

10.2 The limit shown in Section 19 of this Certificate includes the Cardmember's costs and expenses incurred with the prior written approval of Insurer.

10.3 Special Conditions:-

- (i) The liability of the Insurer for all sums payable by the Cardmember under this section shall not exceed the limits shown in Section 19 of this Certificate;
- (ii) The Cardmember shall give immediate notice to the Insurer of any occurrence for which there may be liability under this section and shall provide the Insurer with such particulars and information as the Insurer may require and shall forward to the Insurer immediately on receipt any letter, writ, summons and process and shall advise the Insurer in writing immediately the Cardmember has knowledge of any impeding prosecution, inquest or inquiry in connection with the said occurrence;
- (iii) No admission of liability or offer, promise or payment shall be made without the prior written consent of the Insurer. The Insurer shall be entitled at their discretion to take over settlement of any claim and to prosecute at their own expense and for their benefit any claim for compensation or damage against any other person. The Cardmember shall give any and all information and assistance required;
- (iv) The Insurer may at any time and at their sole discretion pay to the Cardmember the maximum sum payable under this section in respect of any claim. The Insurer shall then be exempt from all future liability under this section.

Specific Exclusions Applying to Section 10

- 10.4 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:
- (i) Bodily Injury to employees of the Cardmember;
 - (ii) The Cardmember's liability arising out of:
 - a) the use of vehicles, aircraft or watercraft (other than manually propelled rowing boats, punts or canoes);
 - b) property belonging to or held in trust by or in the custody of, or control of the Cardmember;
 - c) any wilful or malicious act;
 - d) the ownership or use of firearms;

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- e) the carrying on of any trade, profession or business;
- (iii) The Cardmember's liability to other members of the Family; and
- (iv) Liability which has been assumed by the Cardmember under contract or agreement unless the liability would have attached in the absence of such contract or agreement;

Section 11: BAGGAGE AND MONEY

Loss of Baggage

- 11.1 If, whilst on a Journey, a Cardmember sustains accidental loss of, theft of or damage to Baggage, the Insurer will pay the Cardmember in respect of such loss, theft or damage up to the limits shown in Section 19 of this Certificate.
- 11.2 In order to be reimbursed by the Insurer, the Cardmember must provide a detailed description of the property along with its date of purchase and value. Bills, invoices or other proof are required. Stolen or damaged property will be valued allowing for wear and tear at the time of the loss, theft or damage.

Loss of Money

- 11.3 If, whilst on a Journey, a Cardmember sustains accidental loss, theft, or damage to Money, the Insurer will pay the Cardmember in respect of such loss, theft or damage up to the limits shown in Section 19 of this Certificate.
- 11.4 In order to be reimbursed by the Insurer, the Cardmember must provide a detailed description of the Money lost.

Specific Exclusions Applying To Section 11

11.5 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover provided by this Section:

- (i) More than USD 250 (two hundred and fifty) in respect of any one article;
- (ii) More than USD 300 (three hundred) in respect of Valuables in total;
- (iii) Claims in respect of accessories for vehicles or boats.
- (iv) Loss or damage due to:-
 - a) moths, vermin, wear and tear, depreciation, atmospheric or climatic condition or gradual deterioration;
 - b) mechanical or electrical failure;
 - c) any process of cleaning, repairing, restoring or alteration;
- (v) More than a reasonable proportion of the total value of the set where the lost or damaged article is part of a pair or set;
- (vi) Loss or theft not reported to either the police within 24 (twenty four) hours of discovery and a written report

obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier;

- (vii) Loss or damage due to confiscation or detention by customs or any other authority;
- (viii) Loss or theft of or damage to Baggage or Money left unattended:
 - a) unless locked in Your accommodation;
 - b) in a motor vehicle/ trailer/ caravan during the hours of darkness, even if protected by an alarm or secured in a locked compartment;
 - c) in a motor vehicle/ trailer/ caravan during the hours of daylight unless secured in a locked compartment.
- (ix) Breakage of sports equipment in use or loss of or damage to bicycles or hired equipment;
- (x) Loss of, theft of or damage to contact, corneal or micro-corneal lenses;
- (xi) The first USD 50 per event being the Excess;
- (xii) Loss of personal goods borrowed, hired or rented by the Cardmember; and
- (xiii) (In respect of Money) Devaluation of currency or shortages due to errors or omissions during monetary transaction;
- (xiv) Loss or theft of or damage for Money from Baggage which is checked in with an airline or other travel company;
- (xv) Baggage or Money that are lost, stolen or damaged or lost whilst being transported in a motor vehicle, trailer or caravan.
- (xvi) Loss or theft of or damage to essential documents.

Section 12A: CANCELLATION

12.1 If, a Cardmember incurs expenses as the direct and necessary result of the cancellation, curtailment or re-arrangement of any part of the original itinerary for the Cardmember's Journey is the direct consequence of:

- (i) the Cardmember sustaining Bodily Injury or suffering Illness;
 - (ii) the death, Bodily Injury or Illness of a Relative;
 - (iii) compulsory quarantine, jury service, subpoena or hijacking involving the Cardmember;
 - (iv) cancellation or curtailment of scheduled public transport services consequent upon strike, riot or civil commotion, mechanical breakdown or adverse weather conditions; or
 - (v) the Cardmember's leave being cancelled by the Armed Services.
- then the Insurer will pay the Cardmember for the unused portion of prepaid travel and accommodation expenses

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as included in the Journey as per the limits shown in Section 19 of this Certificate.

Specific Exclusions Applying To Section 12A

12.2 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

- (i) Expenses which would have still been payable if the event giving rise to the intervention of International SOS, had not occurred;
- (ii) Cases of minor Illness or Bodily Injury of the Cardmember, which in the opinion of the International SOS Physician can be adequately treated locally, and which do not prevent the Cardmember from continuing their travels or work;
- (iii) Death, injury or Illness of any pet or animal.

Section 12B: EMERGENCY RETURN HOME

12.3 The Insurer will pay all necessary additional travelling costs incurred in transporting the Cardmember to Principal Country of Residence early from a Journey (and, if required, back to the overseas location within the original period of the booked Journey) as a result of the following:

- (i) the sudden and unforeseen death or imminent demise, or the sudden and unforeseen hospitalisation due to the serious Bodily Injury or Illness, of a Relative in the Principal Country of Residence during the period of a Journey which requires the Cardmember's immediate return; and
- (ii) accidental damage to, or burglary, flooding or fire affecting the Cardmember's home or usual place of business in the Principal Country of Residence when a loss in excess of USD 2,000 is involved or when the Cardmember's presence is required by the Police in connection with such events.

Specific Exclusions Applying To Section 12B

12.4 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

- (i) expenses which would have still been payable if the event giving rise to the claim, had not occurred;
- (ii) any Illness, or death, or imminent demise of a Relative due to Pre-existing Medical Condition; and
- (iii) any costs when the transportation has not been arranged by the Insurer.

Section 13: INCONVENIENCE

Travel Delay

- 13.1 In the event of:
- (i) industrial action;
 - (ii) adverse weather conditions;
 - (iii) mechanical breakdown or derangement of the Cardmember's aircraft or sea vessel;

- (iv) the grounding of the aircraft on which the Cardmember is due to travel as a result of mechanical or structural defect; or
- (v) missed connection (confirmed onward connecting flight is missed at the transfer point due to late arrival of the Cardmember's incoming flight)

which results in the delayed departure of the Cardmember's flight or sailing for at least 8 (eight) hours on the outward or return Journey from the time shown in the carrier's travel itinerary as supplied to the Cardmember, the Insurer will arrange a payment to the Cardmember for the expenses charged to Amex Card and incurred prior to the actual departure, in respect of restaurant meals, refreshments and/or hotel accommodation used during the period of delay.

13.2 The payment to the Cardmember under Section 13.1 is up to the limits as shown in Section 19 of this Certificate, provided always that the Cardmember shall have checked-in according to the itinerary given to him or her by the tour operator or carrier and shall have obtained written confirmation from the airline or shipping line or their handling agents that the flight or sailing was delayed by an event described in this section. Such confirmation must state the actual period of the delay.

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

Baggage Delay

13.4 In the event of a Cardmember's Baggage being temporarily lost or misplaced on an outward part of a Journey by the airline, shipping line or their handling agents and is not delivered to Cardmember within 8 (eight) hours of the scheduled arrival time, the Insurer will reimburse the Cardmember up to the limits as shown in Section 19 of this Certificate for the purchase of immediate necessities and charged to Amex Card within forty eight (48) hours or prior to return of the baggage whichever is earlier. Written confirmation of such delay must be obtained from the airline, shipping line or their handling agents stating the actual period of the delay.

Document Replacement

13.5 In the event of a Cardmember losing or misplacing (either permanently or temporarily) any essential documents needed whilst on a Journey, the Insurer will arrange the payment of all reasonable costs necessarily incurred for replacing essential documents (including such items as personal computer discs and presentation slides) up to the limits shown in Section 19 of this Certificate.

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

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

Legal Expenses

- 13.8 The Insurer will provide cover for legal expenses incurred up to the limits as shown in Section 19 of this Certificate arising from the pursuit of a claim against a third party who has caused Bodily Injury to or Illness of the Cardmember whilst on a Journey outside Principal Country of Residence.

Specific Exclusions Applying To Section 13

- 13.9 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are specifically excluded from the cover provided by this Section:

- (i) Payment in respect of the first 8 (eight) hours of delay (excluding payment for Hi-jack); being the Excess;
- (ii) Payment in respect of more than 2 (two) Cardmembers travelling on the same Journey;
- (iii) Delay resulting from the failure of the Cardmember to provide the necessary correct documentation;
- (iv) Delay resulting from the failure of the Cardmember to allow reasonable time to reach the point of departure given the circumstances known at the time;
- (v) Delay arising as a result of any official Government suspension or cancellation of a service;
- (vi) In respect of Baggage delay or loss of documents, loss, temporary loss/misplacement not reported to either the police within 24 (twenty four) hours of discovery and a written report obtained or airline, shipping line or their handling agent within any timescales stated in their terms and conditions and a 'Property Irregularity Report' obtained from such carrier.
- (vii) In respect of Hi-jack, claims arising from the Cardmember being individually selected as a victim as a result of their or their Family or business activities causing a reasonable expectation of increased risk;
- (viii) In respect of Legal expenses, any costs or expenses incurred in pursuing claims against a travel agent, tour operator, insurer, insurance agent or carrier, but this exclusion only applies to the travel agent, tour operator, insurer, insurance agent or carrier contracted as part of the original Journey and not any third party's carrier booked directly by the Cardmember during the Journey;
- (ix) In respect of Legal expenses, any claim where in the opinion of the Insurer there is insufficient prospect of success in obtaining a reasonable benefit;
- (x) In respect of Legal expenses, claims against any employer or whilst carrying on any business, trade or profession;
- (xi) In respect of Legal expenses, benefits rendered

without the authorisation and/or intervention of International SOS; and

- (xii) In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages.

Section 14: MISSED DEPARTURE

- 14.1 If a Cardmember fails to arrive at the international departure point in time to board the Public Transport on which the Cardmember is booked to travel on the initial international journey of the Trip as a result of:

1. The failure of other Public Transport or
2. An accident to or breakdown of the vehicle in which the Cardmember is travelling or
3. an accident or breakdown occurring ahead of the Cardmember on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which the Cardmember are travelling or
4. Strike, industrial action or adverse weather conditions. then the Insurer will be responsible for paying the Cardmember for reasonable additional accommodation (room only) and travel expenses necessarily incurred in reaching the Cardmembers overseas destination or returning to the Principal Country of Residence as per the limits shown in Section 19 of this Certificate. The Cardmember may claim only under section 14 – Missed departure or section 13 – Travel Delay for the same event, not both.

Specific Conditions Applying To Section 14

- 14.2 In the event of a claim arising from any delay occurring on a motorway or dual carriageway the Cardmember must obtain written confirmation from the Police or emergency breakdown Services of the location, reason for and duration of the delay.

- 14.3 The Cardmember must allow sufficient time for the Public Transport or other transport to arrive on schedule and to deliver the Cardmember to the departure point.

Specific Exclusions Applying To Section 14

- 14.4 The first USD 50 of each and every claim per incident for each Insured Person but limited to USD 100 in all if Family Cover applies.
- 14.5 Claims arising directly or indirectly from:
- a) strike or industrial action existing or declared publicly by the date this insurance is effected by the Cardmember
 - b) an accident to or breakdown of the vehicle in which the Cardmember are travelling for which a professional repairers report is not provided.
 - c) Breakdown of any vehicle in which the Cardmember is travelling if the vehicle is owned by the Cardmember and has not been serviced properly and maintained in accordance with manufacturer's instructions.
 - d) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the civil aviation authority or a Port authority or any similar body in any country.
- 14.6 Additional expenses where the scheduled Public Transport operator has offered reasonable alternative travel arrangements.
- 14.7 Anything mentioned in the general exclusions.

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Section 15: LOST & STOLEN

- 15.1 The Policyholder must, immediately on receipt of advices that a Card has been lost or stolen:
- Enter into their records such information and take all reasonable steps to stop further transactions;
 - Cancel said Card;
 - Publish such cancellation in accordance with Hang Seng Bank's card rules and procedures in effect at that time.
- 15.2 The Cardmember must take reasonable care to prevent loss, theft or fraud.
- 15.3 The Cardmember must keep the Card, PIN or any other security numbers and passwords secure.
- 15.4 The Cardmember must keep his/her PIN safe and not voluntarily disclose or divulge said PIN to another person or record said PIN in such a way that it could be accessed or read by another person.
- 15.5 The Cardmember must not voluntarily disclose, divulge or record in such a way that could be accessed or read by another person any security numbers and passwords that could be used for a card transaction.
- 15.6 If fraudulent means or devices are used by the Cardmember and/or anyone acting on his/her behalf, to obtain any Benefits provided under this Policy, any and all rights in respect of the concerned Cardmember in terms of this Policy shall be forfeited immediately.
- 15.7 In the event of circumstances taking place which give rise to a claim the Policyholder must be notified in writing within 30 days of the circumstances occurring. All information, consents and evidence required by Insurer shall be provided at the expense of the Policyholder or Cardmember or their legal representative. A claim form must be completed by the Cardmember and submitted to Crawford's and Company within 90 days of the loss being incurred. This time limit may be extended subject to the prior approval of Insurer where supporting accounts are not available in time. All documents submitted in respect of expenditure incurred must be originals and not photocopies.

Specific Exclusions Applying To Section 15

- 15.8 In addition to the General Exclusions, the following treatment, items, conditions, activities and their related or consequential expenses are excluded from the cover for Lost & Stolen
- 15.8.1 Losses, which are more specifically covered by or recoverable from any other insurance policy or insurance programme under which the Cardmember is covered.
- 15.8.2) Losses incurred for fraudulent transactions which occurred prior to the 24 hours before the notification to the Policyholder of the loss or theft of the card.
- 15.8.3) Losses incurred for fraudulent transactions which occurred following the 168 hour period after the notification to the Policyholder of the loss or theft of the card.

- 15.8.4) Losses occurring from any Online Transaction. 15.1.5) Losses occurring as a result of Phishing.
- 15.8.5) Losses occurring prior to receipt of the Card by the Cardmember.
- 15.8.6) Losses arising from or in any way connected with alcohol, drug or substance abuse or where the Cardmember is a recognised addict of alcohol or drugs, unless the Cardmember can prove that the addiction did not contribute to the loss.
- 15.8.7) Claims resulting from the failure of the Cardmember to exercise all reasonable care to protect their Card from loss or theft.
- 15.8.8) Claims resulting from the failure of the Cardmember to exercise all reasonable care to protect their PIN, security numbers and/or passwords linked to the Cardmember's account from unauthorised use.
- 15.8.9) The Cardmember's commission of, or the attempt, to commit an unlawful.
- 15.8.10) Consequential loss other than stated losses specifically stated as covered.
- 15.8.11) Losses incurred that are deemed the responsibility of the issuing bank by as per the financial regulations in the country of issue.

Section 16: PURCHASE PROTECTION INSURANCE

16.1 DESCRIPTION OF COVERAGE

Subject to the Schedule(s) of Benefits, if a Covered Purchase, or a Covered Purchase given as a gift, is stolen or damaged, benefits will be paid subject to Section 16.2., Purchase Protection: Valuation, up to the amounts described in Section 16.3., Purchase Protection: Scope of Coverage. Losses must occur within 90 days from date of Covered Purchase. No registration of the Covered Purchase is necessary.

Coverage is excess of USD 50 per event and every occurrence or any other applicable insurance or liability the Eligible Person may have. Coverage is limited only to those amounts not covered by any other insurance or liability, up to the original purchase amount. In no event will this coverage apply as contributing insurance. This insurance is excess of all other valid and collectable insurance clauses found in other insurance or liability language.

16.2 Purchase Protection Valuation

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

- 16.2.1) the amount of the Covered Purchase indicated on the Eligible Account; or
- 16.2.2) the actual cost to repair or replace the Covered Purchase with an item of like, kind and quality.

With respect to Covered Purchase which consist of articles in a pair or set, the Company's liability shall be limited to the cost of any particular part(s) which

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may be stolen or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewellery or fine arts consisting of articles in a pair, set or collection will not be more than that cost of any particular parts which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair, set or collection.

- 16.3 Purchase Protection Scope of Coverage
The maximum liability of the Insurer under this Policy is as indicated in the Schedule(s) of Benefits.

Coverage limits for Eligible Persons are subject to limitations stated in the Schedule(s) of Benefits.

Specific Exclusions Applying To Section 16

- 16.4 Covered Purchases do not include: 1) boats; 2) motorised vehicles (including but not limited to aeroplanes, automobiles, trailers, caravans or any towed items and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle); 3) land or buildings (including but not limited to homes and dwellings); 4) travellers cheques, tickets of any kind, negotiable instruments, deposits or down-payments of any kind, bullion, rare or precious coins, cash or its equivalent; 5) plants or animals; 6) consumables and perishables; 7) items which the Eligible Person damages through alteration (including cutting, sawing or shaping); or 8) services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).

- 16.5 Theft of, or damage to, jewellery, cameras or video recording equipment contained in baggage is not covered unless carried by the Eligible Person by hand or under the personal supervision of the Eligible Person or the Eligible Person's travelling companion previously known to the Eligible Person. Items listed as stolen will be subject to Section 1., Purchase Protection: Valuation; Section 2., Purchase Protection: Scope of Coverage; and PART IV, Exclusions.

- 16.6 Coverage is not provided for theft or damage caused by fraud, abuse, wear and tear, gradual deterioration, moths, vermin, inherent product defects, war or hostilities of any kind (including but not limited to invasion, rebellion or insurrection); any weapon of war employing atomic fission or radioactive force, whether in time of peace or war and nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in this Policy; confiscation by any government, public authority or customs official; risks of contraband, losses arising from illegal activity or acts; act of God (including but not limited to flood, hurricane and earthquake); property while in the care, custody or control of any Common Carrier.

- 16.7 Coverage is not provided for loss or damage when the Eligible Person fails to exercise Due Diligence to

avoid or diminish loss or damage to Covered Purchases.

- 16.8 Items stolen from public places are not covered unless they are locked wherever and whenever circumstances permit. Stolen items are not covered unless they are reported as stolen, within 36 hours, to the police or an appropriate authority where the incident took place.
- 16.9 Items stolen from unattended vehicles are not covered. Any additional exclusions are indicated in the Schedule(s) of Benefits.

Section 17: EXTENDED WARRANTY

- 17.1 Subject to the Schedule(s) of Benefits, coverage is provided which doubles the original manufacturer's warranty period, if applicable, to a period of not exceeding twenty four (24) months from the date the Covered Purchase was bought as indicated in the applicable Schedule of Benefits. Coverage is also provided for items which carry a store brand warranty, but only if the store warranty is on a store-branded item. If a warranty is purchased with the product, in addition to the manufacturer's original warranty or store warranty, coverage hereon is applicable only after all other warranties expire but only within twenty four (24) months from the date the Covered Purchase was bought. No registration of the Covered Purchase is necessary. Covered Purchases given as gifts are covered.
- 17.2 If a Covered Purchase ceases to operate satisfactorily and requires repair during the period covered by this Policy, benefits will be paid to cover the cost of the repair. The item may be replaced, instead, at the Company's option. In no event will this Policy pay more than the actual purchase.

Specific Exclusions Applying To Section 17

- 17.3 Covered Purchases do not include: 1) boats; 2) motorized vehicles (including but not limited to airplanes, automobiles, trailers, caravans or any towed items and motorcycles) but their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle); 3) land or buildings (including but not limited to homes and dwellings); 4) consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advices of any kind).
- 17.4 Covered Purchases do not include items acquired for a purchase price exceeding US\$1,000.
- 17.5 Original warranty which is not valid in Kingdom of Saudi Arabia and/or the validity period is of less than three (3) months.
- 17.6 Any additional exclusions are indicated in the Schedule(s) of Benefits.

Section 18: RENTAL COLLISION DAMAGE WAIVER

Rental Vehicle - passenger vehicles authorised to use public roads (passenger cars, estate cars and vans, authorised to carry up to nine people) hired on a daily

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or weekly basis from an authorised rental agency or hire car firm, which was paid for in full with your Card. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days. Loss Damage Waiver is only valid for rental vehicles rented and driven outside of the Principal Country of Residence.

Rental Vehicle Insurance - the primary insurance held by a licensed car rental agency or company in respect of the rental vehicle covering risks such as third party liability, or theft of the rental vehicle.

You / Your/ Driver - the Cardmember being the named first driver in the rental agreement, and other Cardmember's specifically listed in the rental agreement, being at least 21 years of age, in possession of a valid driver's license valid for the class of rental vehicle.

We will pay up to the amount shown in the Benefit Table to indemnify you if the licensed rental agency or company holds you responsible for costs arising from:

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

SPECIAL CONDITIONS

1. No cover will apply to any driver who:
 - a) does not hold a valid driving license for the class of Rental Vehicle being driven (such license issued in the Principal Country of Residence or in the country issuing the Driver's passport);
 - b) has more than three convictions for speeding or has collected more than nine points on their driving license within the five years prior to the trip;
 - c) has any conviction (or pending conviction) for driving whilst under the influence of a drug or drugs;
 - d) has had a conviction (or pending conviction) for drink driving, within the last two years;
 - e) has been suspended (or is awaiting prosecution) for dangerous driving;
 - f) is under 21 years of age;
 - g) violates the conditions of the rental agreement.
2. No cover under will apply in respect of the following types of Rental Vehicle:
 - a) mopeds and motorbikes; commercial vehicles, trucks, motor homes, and vehicles not licensed for road use including but not limited to trailers or caravans;
 - b) Rental Vehicles being used for reward, motor racing, rallies, speed, endurance tests, or practicing for such events.
3. The driver will be covered when renting only one passenger car at any one time.
4. Benefit cover is granted for the duration specified in the rental agreement, but not more than 31 days.
5. Revolving or lease type contracts are not covered.
6. Anything mentioned in GENERAL CONDITIONS.

Specific Exclusions Applying To Section 18

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

Section 19: SCHEDULE OF BENEFITS and LIMITS OF LIABILITY

As Attached to this Policy document

In case of any discrepancy, the Schedule of Benefits prevails over the Policy wording.

Section 20: GENERAL CONDITIONS

- 20.1 The Cardmember must take reasonable care to prevent loss, theft, damage, expense, liability, Bodily Injury or Illness, and to protect, save and/or recover Baggage and Money.
- 20.2 International SOS shall use its best endeavours to provide the Benefits and Services described in this Certificate but any help and intervention depends upon, and is subject to local availability and has to remain within the scope of national and international law and regulations and intervention depends on International SOS obtaining the necessary authorisations issued by the various authorities concerned. International SOS shall not be required to provide Benefits and Services to the Cardmember, who in the sole opinion of International SOS are located in areas which represent war risks, political or other conditions such as to make such Services impossible or reasonably impracticable.
- 20.3 Written notice of any event or proceedings which may give rise to a claim shall be given to Insurer within 30 (thirty) days of the occurrence or as soon as reasonably practicable. All certificates, information, consents and evidence required by Insurer shall be provided at the expense of the Cardmember or their legal representative. A claim form must be completed by the Cardmember and submitted to Insurer within 90 (ninety) days of such event. This time limit may be extended subject to the prior approval of Insurer where supporting accounts are not available in time. All documents submitted in

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respect of expenditure incurred must be originals and not photocopies.

- 20.4 If the Cardmember or anyone acting on his/her behalf makes a fraudulent claim under this Certificate the Insurer:
- (a) are not liable to pay the claim and any future claim;
 - (b) may recover from the Cardmember any sums paid to the Cardmember in respect of the fraudulent claim; and
 - (c) may by notice to the Cardmember treat the Certificate as having been terminated with effect from the fraudulent act.
- 20.5 If the Benefits and Services of this Certificate are covered in whole or in part by any other insurance and/or national insurance programme and/or any other source, the Cardmember shall only be entitled to claim those costs, which cannot be recovered by the Cardmember from such other sources.
- 20.6 Except Assistance Services and Travel Inconvenience, the claims under any Benefits' category are limited to ten arising from the same incident.
- 20.7 Any portion of a Cardmember's travel ticket, which is unused following the provision of evacuation /repatriation Services or cancellation Benefits, is to be surrendered to the Insurer.
- 20.8 Insurer may at any time and at their own expense and without prejudice to this Certificate take proceedings in the name of the Cardmember to obtain compensation or secure a payment from any third party in respect of any event giving rise to the provision of Benefits and Services.

- peril (except in an attempt to save human life) or suicide;
- 21.11 Any claim resulting from the failure of the Cardmember to exercise all reasonable care to protect themselves and their property;
- 21.12 The commission of, or the attempt to commit, an unlawful act;
- 21.13 Any claim arising from or related to involving the use of or release or the threat thereof of any nuclear weapon or device or chemical or biological agent, including but not limited to claims in any way caused or contributed to by an Act of Terrorism or war regardless of any contributory causes(s);
- 21.14 Any claim arising from or related to;
- 20.14.1 loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
- 20.14.2 any legal liability of whatsoever nature. Caused by or contributed to by or arising from:
- (a) ionizing radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - (b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - (c) nuclear reaction, nuclear radiation or radioactive contamination

Section 21: GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

This Certificate does not cover:

- 21.1 Any claim which is more specifically covered elsewhere, as more fully set forth in General Condition 20.5.
- 21.2 Claims for events occurring after the Journey;
- 21.3 Any claim in respect of Cardmembers aged 81 (eighty one) years or older at the start of a Journey.
- 21.4 Any Pre-existing Health Disorder or Condition;
- 21.5 Any Journey booked or undertaken against medical advice;
- 21.6 Any Journey specifically undertaken with the intention of obtaining medical treatment;
- 21.7 Any Journey booked after receipt of a terminal prognosis to the Cardmember or Relative;
- 21.8 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;
- 21.9 Any claim arising from pregnancy, unless unexpected complications arise, and in no circumstances where the pregnancy has entered the 7th month at the start of a Journey;
- 21.10 Any claim arising from or related to wilfully self-inflicted Bodily Injury or Illness, insanity, alcohol, drug or substance abuse or self-exposure to needless
- 21.15 Any claim arising from or related to:
- 20.15.1 war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power;
- or
- 20.15.2 **any Act of Terrorism.**
- This exclusion also excludes loss, damage, cost or expense of whatsoever nature caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to 20.15.1 and/ or 20.15.2 above.
- If the Insurer allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Cardmember.
- In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 21.16 Services provided by any party other than International SOS for which no charge would be made if this Certificate were not in place;
- 21.17 Claims notified more than 90 (ninety) days after the date an event, as more fully set forth in General Condition 20.3;
- 21.18 The Cardmember working overseas exercising any

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form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;

- 21.19 Any claim arising from or related to the Cardmember engaging in any form of aerial flight except as a fare-paying passenger on a regular scheduled airline or licensed charter aircraft over an established route;
- 21.20 Any claim arising from or related to Bodily Injury occurring while the Cardmember is engaged in any hazardous activity, pastime or pursuit such as caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, skydiving, parachuting, bungee-jumping, ballooning, hang-gliding, deep sea diving utilizing hard helmet with air hose attachments, martial arts, rallying, racing of any kind other than on foot, and any organized sports undertaken on a professional or sponsored basis;
- 21.21 Any claim arising from or related to the Cardmember engaging in any winter sports;
- 21.22 Any claim arising from or related to the Cardmember engaging in active service in the armed forces of any nation;
- 21.23 Any claim arising from or related to HIV (Human Immunodeficiency Virus) or AIDS (Acquired Immune Deficiency Syndrome) or any similar syndrome whatever it is called unless contracted during a medical investigation, test or course of treatment (unless related to drug abuse or sexually transmitted diseases).
- 21.24 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.
- 21.25 Any claim arising from or related to the Cardmember travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.
- 21.26 Any claim arising from or related to the cessation of trading of the tour operator, agent or other transport provider.

Section 22: PREMIUM

- 22.1 In consideration of the Benefits and Services to be provided hereunder, the Insured shall pay a Minimum Deposit premium at the Effective Date based upon the number of Cards in use at the Effective Date and calculated according to the premium per Card (as per the Per Card Premium Scale attached to this Policy).
- 22.2 An adjustment premium is due at the Expiry Date if the number of Cardmembers at that time exceeds the number of Cardmembers at the Effective Date. The adjustment is calculated by the difference in the number of Cardmembers at the Expiry Date compared to Effective Date multiplied by the premium per Card. Any adjustments due are payable within 45 (forty five) days of the Expiry Date.
- 22.3 All premium payments shall be payable by the Policyholder within 30 (thirty) days from the day of receipt of the Debit Note.
- 22.4 Our premium is exclusive of any applicable taxes which will be added to in all invoices as required.

Section 23: REQUESTING EMERGENCY or TRAVEL ASSISTANCE

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

In the event that the Cardmember requires these Services, please Call (+971 4 253 6126).

Section 24: HOW TO MAKE A CLAIM

- 24.1 The Cardmember must first check his/her policy wording and the relevant section(s), terms, conditions and exclusions, to ensure that what you are intending to claim for is covered. Original invoices, receipts, official reports, tickets, agreements, credit or debit card slips or other documentary evidence will be required to be submitted in support of any claim.
- 24.2 Upon contacting Policyholder to report a claim, the Cardmember should request a claim form which should be returned to the address given within 28 (twenty Eight) days, along with all required supporting documentation. Claimants are advised to retain copies of all documents for their own reference.

SECTION 25: COMPLAINTS PROCEDURE

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

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

Complaints Manager

Al Alamiya Riyadh Branch Office No. 203, 2nd Floor
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SECTION 26: OTHER PROVISIONS

Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union,

AL ALAMIYA TRAVEL AND ASSISTANCE SERVICES POLICY

United Kingdom or United States of America.

Policy Currency

Though the benefits & premium are set in US\$, the settlement will be made in local currency where required by law, at the official FX rate published on the transaction date (Guidance Exchange Rate: US\$ 1 = SAR 3.75)

Winter Sports Extension

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

1. Winter Sports cover is for a maximum of 17 days for each annual insurance period and is only available to persons aged under 65 years.
2. **Winter Sports shall mean:**
 - On-piste skiing or snowboarding on-piste
 - Off-piste skiing or snowboarding where accompanied by a qualified guide or instructor
 - Cross country skiing on recognised routes and with a guide
 - Sledging
 - Outdoor ice skating on recognized public rinks
3. Excluded Activities: Examples of Winter Sports activities not covered under this extension are Bobsleighting, Heli Skiing, Para Skiing, Ice Hockey, Lugging, Use of Skeletons, Ski Acrobatics, Ski Racing, Ski Jumping etc.
4. All other terms, conditions, exclusions of the main Policy will apply to the coverage under this extension.

Concierge Services Extension

Eligible Cards / Cardmembers for Concierge Services: Amex Platinum

This extension provides details of Concierge Services (as defined hereunder) arranged by the Policyholder for the benefit of Eligible Cardmembers. The cover begins when You acquire the American Express Network Eligible Card (Platinum) and continues as long as Your Eligible Card is valid, and Your account is in good standing at the time of the request.

All advances, delivery/transfer fees and purchases made on Your behalf, will be charged to Your Card subject to authorisation by the Policyholder.

The Policyholder has agreed with Us that We may receive Your request for assistance directly and that We may respond directly to You. Upon making a call, You have to provide American Express Card number and a telephone or fax number where You can be contacted.

All services are available 24 hours a day. In the event that the Eligible Cardmember requires these Services, please Call (+9714 2536126).

Concierge Services:

1. Cultural Information: We will provide You with We will exhaust all possibilities to assist You and to act on Your behalf as an intermediary to provide: information on local special events, attractions and

entertainment venues and events.

2. Reservations: We will provide reservation assistance to You for restaurants, theatres, concerts, special events and hotels.
3. Gift Delivery: We will arrange delivery of select gifts, such as cakes, chocolates, and flowers for You.
4. Ticketing: We will assist You with the purchase of tickets for theatre, concerts and sporting events.
5. Business: We will arrange for business related services such as secretarial help and/or translation services, conference facilities, fax machine rental, mobile phone rental etc. for You.
6. Ground Transportation: We will arrange for car rentals, limousine or taxi service for You.
7. Service Referrals: We will refer You to local services, such as babysitters, tour guides and body guards.

We cannot undertake any request We consider to be:

1. re-sale, professional or commercial purposes;
2. virtually impossible or unfeasible;
3. subject to risk e.g. illegal sources;
4. a violation of the privacy of another person;
5. a violation of national and/or international laws;
6. unethical and/or immoral; and
7. price shopping for discounted items.

When goods or services are purchased on Your behalf:

1. items will be purchased and/or delivered in accordance with the national and/or international regulations;
2. You are at all times responsible for customs and excise fees and formalities;
3. We recommend items to be insured for mailing and shipping; and
4. We accept no responsibility for any delay, loss, damage or resulting consequences.

We reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, We will endeavour to offer an alternative.

You will be responsible for all costs and expenses related to Your request. All expenses will be debited, in some cases in advance of purchase, to Your Card account, irrespective of the success of the search and/or Your acceptance of the goods and/or services arranged on Your behalf.

We will seek Your authorization prior to arranging a service; in some instances, written authorization may be required.

We will endeavor to use at all times providers which are professionally recognized and, in Our experience, reliable; in instances where a requested service can only be provided by a provider which does not meet this criteria, We will inform You of the potential risks. Should You nevertheless wish to utilize the services of such a provider, We accept no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided. We accept no liability arising from any provider that does not fulfill his obligations to You.

All other terms, conditions, exclusions of the main Policy will apply to the coverage under this extension.

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USAGE VS. OWNERSHIP	PLATINUM
Trip Duration Limit	91 days
Maximum Days/ Policy Period	183 days
Winter Sports	Maximum 17 days
Maximum Age	80
FAMILY COVER	Yes, if travelling with the card member
MEDICAL & RELATED EXPENSES	
Excess	US\$100
Emergency Medical Expenses	US\$150,000
Inpatient - sublimit	US\$150,000
Dental Treatment - sublimit	US\$750
Repatriation Evacuation	Not Covered
Transportation of Mortal Remains	US\$5,000
Additional Costs for Accommodation	US\$100 - 5 DAYS
Additional Travel Expenses	Not Covered
Visit of Relative	US\$100 - 5 DAYS
Return of Dependent Children	US\$1,000
Medical Assistance to Dependent Children at Home	US\$1,000
Medical Expenses/Global Limit	US\$2,000,000
ASSISTANCE SERVICES	
Medical Emergency Assistance	Covered
Referrals to medical services	Covered
Dispatch of Doctor on the spot	Covered
Hospital admission	Covered
Dispatch of necessary medicine that cannot be found locally	Covered
Replacement of Broken, Lost or Stolen Glasses or contact lenses	Covered
Transfer of lost or forgotten prescriptions	Covered
Personal Assistance	Covered
Information for preparing a journey	Covered
Information on visas, passports	Covered
Information on inoculation requirements for foreign travel	Covered
Information on customs and duty regulations	Covered
Information on foreign exchange rates and value added taxes	Covered
Referrals to American Express Travel Service Offices World-wide	Covered
Referrals to Embassies or Consulates	Covered
Referrals to Interpreters	Covered
Dispatch of Interpreters	Covered
Travel Oriented Medical Assistance	Covered
Cash advances	Up to US\$1,000
Urgent message relay	Covered
Luggage assistance	Covered
Assistance for return trip	Up to US\$1,000

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PERSONAL ACCIDENT (COMMON CARRIER)	
Death	US\$350,000
Dismemberment	US\$350,000
Hospital Daily Benefit	Not Covered
Personal Liability	Not Covered
BAGGAGE & MONEY	
Loss of Baggage	US\$2,000
Loss of Money	US\$1,000
Loss of Travel Documents (Section 13.513.6-)	US\$1,000
Cancellation (Trip)	US\$800
Emergency Return Home	US\$1,000
TINC TRAVEL DELAY:	
Flight Delay, Cancellation or Denied Boarding	US\$900
Missed Connections	US\$800
Baggage Delay	US\$900
Hi-Jack	Not Covered
Excess	8 hours
Missed Departure	Not Covered
Lost and Stolen	Not Covered
LEGAL ASSISTANCE	
Lawyer Referrals	Covered
Legal Assistance	Covered
Legal Expenses (Section 13.8)	Not Covered
Advance Payment of Bail Bond (Section 6.2.8)	US\$10,000
PURCHASE PROTECTION	
Per Incident	US\$2,500
Per Year	US\$20,000
EXTENDED WARRANTY	
Per Incident	US\$1,000
Per Year	US\$2,000
RENTAL CAR COLLISION DAMAGE WAIVER	
Stolen or Damaged Vehicle	US\$50,000
Legally Liability	US\$500,000
CONCIERGE SERVICES	
Cultural Information	Covered
Reservations	Covered
Gift Delivery	Covered
Ticketing	Covered
Business	Covered
Ground Transportation	Covered
Service Referrals	Covered