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Liva Insurance Company - AMEX CARDS INSURANCE PROGRAMME

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 Cardholder, and is the basis upon which all claims will be settled.
- 1.2 In consideration of payment of the premium by the Policyholder, the Cardholder 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 Liva 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 Cardholder.
- 1.5 This Certificate shall be governed by and construed in accordance with the laws of Kingdom of Saudi Arabia, and the courts of Kingdom of Saudi Arabia 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 organization(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 Cardholder or for which the Cardholder is responsible and which are taken by the Cardholder on a Journey or acquired by the Cardholder 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.

Cardholder/s shall mean any person not yet 81 (eighty one) years old who is a holder of a Amex Bank Card issued by the Policyholder bearing Bank Identification Number (BIN), and will include any Family who are also resident in Principal

Country of Residence and are all travelling with the Cardholder 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 as per a scheduled published timetable.

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

Covered Purchase shall mean the product purchased by the Cardholder in his/her name for which the full purchase price is charged to the respective Cardholders' Amex Bank 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 Cardholder who are:

- (i) Unmarried; and
- (ii) living with such Cardholder (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 2024.

Expiry Date shall mean 31 October 2025.

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

Hijack shall mean the unlawful seizure or wrongful exercise of control of an aircraft, 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 Cardholder's Amex Bank Card issued by the Policyholder. The Journey shall be deemed to have begun with the Cardholder's departure from the home where such Cardholder normally resides and shall have ended upon return to that home.

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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 Cardholder'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 travelers and other cheques, letters of credit, travel tickets, credit cards, petrol coupons and other coupons.

Party shall mean a party to this Plan of insurance

Period of insurance shall mean the period between the Effective Date and the Expiry Date.

Policyholder shall mean Amex Bank, 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 Cardholder is receiving or has received medical treatment, advice or investigation prior to the Journey or for which the Cardholder 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 Cardholders has his/her Principal place of residence. In the event of dual nationality, the Cardholder 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 Cardholder.

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 Cardholder's health. In determining whether such a condition exists, the International SOS Physician may consider the Cardholder's geographical location, the nature of the medical emergency and the local availability of appropriate medical care or facilities.

Services shall mean the 24-hour 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 Cardholder's legal wife/husband or, if the Cardholder is not married, the Cardholder's common law partner who has cohabited with the Cardholder at the same address for a continuous period of at least 1(one) year prior to the Journey.

Insurer/ We/ Us shall mean Liva Insurance Company.

Valuables shall mean jewelry, 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 Cardholder.

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 Cardholders 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 Cardholder 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 Cardholders shall be on a Compulsory Inclusion basis.

For Corporate Travel Accounts, section 4.1 Principal Country of Residence condition is not applicable.

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:

- (i) 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
- (ii) any material representation or warranty made by the other Party is false or untrue when made; or
- (iii) 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 Cardholders are entitled to the Benefits and Services from the date of activation of their Card account or the date the Cardholder 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 Cardholder or the termination of the Cardholder's Amex Bank card account or the termination of the Amex Bank card account, whichever comes first.
- 5.6 A Cardholder's eligibility for the Benefits and Services shall cease on the earliest of:
- (I) the date the Cardholder as shown is no longer eligible for the Benefits and Services pursuant to this Certificate; or
 - (II) 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 Cardholder. 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 utilized the provision of such Services is at the expense of the Cardholder, unless such costs are covered under the terms of this Certificate.

6.2 International SOS Services

6.2.1 Telephone assistance

If contacted International SOS will provide medical advice to the Cardholder 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 Cardholder 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 this Certificate covers the cost of the provision of the actual Services by third parties, they must be borne separately by the Cardholder.

6.2.3 Medical Monitoring

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

6.2.4 Cardholder 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 Cardholder'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 Cardholder.

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 Cardholder's location, International SOS shall advance cash to the Cardholder up to the limits shown in Section 19 of this Certificate. (to be charged to Cardholder's account and subject to authorization by the Policyholder).

6.2.8 Advance Payment for Bail Bond

If the Cardholder 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 Cardholder'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 Cardholder cannot be adequately assessed by telephone for possible evacuation, or the Cardholder cannot be moved and local medical treatment is unavailable, International SOS will, send an appropriately qualified medical practitioner to the Cardholder. 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 Cardholder essential medicine, drugs, medical supplies or medical equipment that are necessary for a Cardholder's care and/or treatment but which are not available at the Cardholder'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 Cardholder lost or forgotten prescriptions, and replacement of lost or broken glasses or contact lenses that are necessary for a Cardholder's treatment and/or condition, but which are not available at the Cardholder'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 Cardholder incurs Medical Expenses whilst on a Journey as the direct result of the Cardholder sustaining Bodily Injury or suffering an Illness, the Insurer will make a payment to the Cardholder 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 Cardholder sustains Bodily Injury or suffers an Illness whilst on a Journey, and the Cardholder 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 Cardholder to the nearest hospital where appropriate medical care is available or International SOS will arrange for the repatriation of the Cardholder 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 Cardholder'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 Cardholder 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.

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 Cardholder whilst on a Journey outside the Principal Country of Residence, International SOS will arrange for transporting the Cardholder's mortal remains from the place of death to any location as may be reasonably selected by the Cardholder'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 Cardholder 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 Cardholder who has been or will be hospitalized 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 Cardholder'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 Cardholder's Dependent Children left at home while the Cardholder is travelling outside the Principal Country of Residence, the International SOS shall monitor the respective child's medical condition and keep the Cardholder informed. Any subsequent need for transportation and hospitalization of the child shall be organized by the International SOS (to be charged to Cardholder'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 authorization 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 Cardholder's return to their Principal Country of Residence;
- (xii) Expenses incurred where the Cardholder 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 Cardholder; being the Excess.

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 Cardholder is on a Journey.

Section 9: HOSPITAL DAILY BENEFIT

- 9.1 If a Cardholder sustains Bodily Injury or Illness during a Journey which results in the in-patient hospitalization of the Cardholder, the Insurer will pay to the Cardholder or such person as may be selected by the Cardholder'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 authorization 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 Cardholder from continuing their travels or work;
 - (iii) Payment of benefit where a Cardholder 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 hospitalization unless the period of hospitalization 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 hospitalization where treatment is not verified by a medical report.

Section 8: PERSONAL ACCIDENT COVER

8.1 COMMON CARRIER

8.1.1 If during a Journey, a Cardholder sustains Bodily Injury during the operative time below where at least %50 of the fare or hire charge has been charged to the Cardholder'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 Cardholder within 12 (twelve) months of the date of the Accident, the Insurer will pay to the Cardholder, or such person as may be selected by the Cardholder'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 Bank Card and the Journey shall be deemed to have begun when the Cardholder 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 %
(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.

Section 10: PERSONAL LIABILITY

10.1 If whilst on a Journey the Cardholder 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 Cardholder 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 Cardholder'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 Cardholder under this section shall not exceed the limits shown in Section 19 of this Certificate;
- (ii) The Cardholder 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 Cardholder 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 Cardholder shall give any and all information and assistance required;
- (iv) The Insurer may at any time and at their sole discretion pay to the Cardholder 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 Cardholder;
- (ii) The Cardholder'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 Cardholder;
 - c) any willful or malicious act;

- d) the ownership or use of firearms;
- e) the carrying on of any trade, profession or business;
- (iii) The Cardholder's liability to other members of the Family; and
- (iv) Liability which has been assumed by the Cardholder 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 Cardholder sustains accidental loss of, theft of or damage to Baggage, the Insurer will pay the Cardholder 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 Cardholder 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 Cardholder sustains accidental loss, theft, or damage to Money, the Insurer will pay the Cardholder 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 Cardholder 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;

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- (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.
- (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 Cardholder; 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 Cardholder incurs expenses as the direct and necessary result of the cancellation, curtailment or re-arrangement of any part of the original itinerary for the Cardholder's Journey is the direct consequence of:

- (i) the Cardholder sustaining Bodily Injury or suffering Illness;
- (ii) the death, Bodily Injury or Illness of a Relative;
- (iii) compulsory quarantine, ury service, subpoena or hijacking involving the Cardholder;
- (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 Cardholder's leave being cancelled by the Armed Services.

Then the Insurer will pay the Cardholder for the unused portion of non-refundable travel and accommodation expenses 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 Cardholder, which in the opinion of the International SOS Physician can be adequately treated locally, and which do not prevent the Cardholder 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 Cardholder 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 hospitalization 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 Cardholder's immediate return; and
- (ii) accidental damage to, or burglary, flooding or fire affecting the Cardholder'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 Cardholder'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 Cardholder's aircraft or sea vessel;
- (iv) the grounding of the aircraft on which the Cardholder 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 Cardholder's incoming flight). This occurs when a traveler misses their connecting flight, whether it's on the same carrier or different carriers, typically due to delays or disruptions in the preceding flight.
- (vi) Delays caused by airlines or other circumstances beyond the traveler's control that result in a significant disruption to the planned travel schedule.

which results in the delayed departure of the Cardholder's flight or sailing for at least 6 (six) hours on the outward or return Journey from the time shown in the carrier's travel itinerary as supplied to the Cardholder, the Insurer will arrange a payment to the Cardholder for the expenses 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 Cardholder under Section 13.1 is up to the limits as shown in Section 19 of this Certificate, provided always that the Cardholder 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.

13.4 Extension Coverage

- One-way ticket travel whilst on a Journey.
- Journey from the country, for which the Member has Nationality or Permanent Residence. Corporate Travel Account solutions offered by the Policyholder are, however, excluded from this Extension.
- Denied Boarding for the same benefits and subject to the same terms & conditions of Travel Delay. To become eligible for this benefit, Denied Boarding is the result of overbooking by the Common Carrier and You should not volunteer to the request of such Denied Boarding in exchange of benefits from the Common Carrier.
- Missed Departure in case of a Cardholder failing to arrive at the international departure point in time to board the Common Carrier on which the Cardholder is booked to travel on the initial international journey of the Trip as a result of:

- (i) The failure of other Public Transport; or
- (ii) An accident to or breakdown of the vehicle in which the Cardholder is travelling; or
- (iii) An accident or breakdown occurring ahead of the Cardholder on a motorway or dual carriageway which causes an unexpected delay to the vehicle in which the Cardholder are travelling; or
- (iv) Strike, industrial action or adverse weather conditions.

Then the Insurer will be responsible for paying the Cardholder the same benefits and subject to same terms & conditions of Travel Delay in addition to the terms & conditions specific to this Extension.

Specific Conditions Applying To this Extension:

- (i) In the event of a claim arising from any delay occurring on a motorway or dual carriageway the Cardholder must obtain written confirmation from the Police or emergency breakdown Services of the location, reason for and duration of the delay.
- (ii) The Cardholder must allow sufficient time for Public Transport or other transport to arrive on schedule and to deliver the Cardholder to the departure point.

Specific Exclusions Applying To this Extension

- (i) 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.
- (ii) Claims arising directly or indirectly from:
 - a. Strike or industrial action existing or declared publicly by the date this insurance is affected by the Cardholder.
 - b. Breakdown of any vehicle in which the Cardholder is travelling if the vehicle has not been serviced properly and maintained in accordance with manufacturer's instructions.

Baggage Delay

13.5 In the event of a Cardholder'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 Cardholder within 6 (six) hours of the scheduled arrival time, the Insurer will reimburse the Cardholder up to the limits as shown in Section 19 of this Certificate for the purchase of immediate necessities 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

13.6 In the event of a Cardholder 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.

13.7 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, traveler's cheques and the like) or similar documents, if such is lost by a Cardholder, shall not be replaced.

Hijack

13.8 Should the Cardholder'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 Cardholder 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 6 (six) hours of delay (excluding payment for Hi-jack); being the Excess;
- (ii) Payment in respect of more than 2 (two) Cardholders travelling on the same Journey;
- (iii) Delay resulting from the failure of the Cardholder to provide the necessary correct documentation;
- (iv) Delay resulting from the failure of the Cardholder 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 Cardholder 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 Cardholder 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 authorization and/or intervention of International SOS; and
In respect of Legal expenses, claims for professional negligence, fines, penalties, or punitive damages.

Section 14: PURCHASE PROTECTION INSURANCE

14.1 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 365 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.

14.2 Purchase Protection Valuation

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

- 14.2.1) the amount of the Covered Purchase indicated on the Eligible Account; or
- 14.2.2) 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 may be stolen or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewelry 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.

14.3 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 14

14.4 Covered Purchases do not include: 1) boats; 2) motorized vehicles (including but not limited to aero planes, 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) traveler's 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 labor or maintenance, repair or installation of products, goods, property or professional advices of any kind).

14.5 Theft of, or damage to, jewelry, cameras, or video recording equipment contained in baggage is covered under enhanced conditions. These items must be carried by the Eligible Person by hand, stored securely (e.g., in locked luggage or compartments), or under the personal supervision of the Eligible Person or their travelling companion. Coverage extends to items stored in checked baggage or left unattended, provided they were secured and theft or damage occurred under circumstances beyond the Eligible Person's control. A report must be filed with the carrier or an appropriate authority within 36 hours of the incident. The travelling companion does not need to be previously known to the Eligible Person to qualify for this benefit. Items listed as stolen will be subject to Section 1. Purchase Protection: Valuation; Section 2. Purchase Protection: Scope of Coverage; and PART IV, Exclusions.

14.6 Coverage is not provided for theft or damage caused by fraud, abuse, normal usage over time, or inherent product defects. Losses due to moths, vermin, or confiscation by any government or customs official are excluded, unless reasonable precautions were taken by the Eligible Person to prevent such losses. Exclusions also apply to losses arising from war, hostilities (including but not limited to invasion, rebellion, or insurrection), nuclear reactions or radioactive contamination, and acts of God, such as floods, hurricanes, or earthquakes, unless such events were beyond the Eligible Person's control. Coverage is not provided for loss or damage where the Eligible Person fails to demonstrate reasonable precautions (e.g., secure storage, locked compartments, or proper handling) to avoid or minimize the risk. Property while in the care, custody, or control of any Common Carrier is excluded, except when such property is lost, stolen, or damaged and the carrier's liability is insufficient to cover the full extent of the loss. In such cases, the Eligible Person must file a claim with the carrier and provide documented proof of the carrier's decision to reject or partially compensate the loss.

14.7 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.

14.8 Coverage is provided for items stolen from public places, provided reasonable precautions were taken to secure the items. The coverage applies if the items were stored securely, such as in a locked or supervised location, when circumstances reasonably allowed. A police report or equivalent documentation from an authorized authority must be submitted within 36 hours of the theft for the claim to be valid.

14.9 Coverage is provided for items stolen from unattended vehicles at any time, provided the vehicle was locked, the alarm system was activated (if installed), and the vehicle was parked in a designated parking area such as a hotel parking lot, a public parking facility, or any officially recognized parking location. The theft must have occurred during a brief period while the vehicle was left unattended, and reasonable precautions were taken to secure the items, such as ensuring the items were not visible from outside the vehicle. A police report or equivalent documentation from an authorized authority must be filed within 36 hours of the theft. All additional exclusions or conditions are as specified in the Schedule of Benefits.

Section 15:

EXTENDED WARRANTY

15.1 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. Coverage includes items given as gifts and does not require prior registration. The policy will cover repairs or replacements for eligible items, up to a maximum of USD 1,000 per item, ensuring cardholders receive significant value for high-quality purchases.

15.2 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 15

15.3 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 labor or maintenance, repair or installation of products, goods, property or professional advices of any kind).

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- 15.4 Covered Purchases do not include items acquired for a purchase price exceeding US\$1,000.
- 15.5 Original warranty which is not valid in Kingdom of Saudi Arabia and/or the validity period is of less than three (3) months.
- 15.6 Any additional exclusions are indicated in the Schedule(s) of Benefits.

Section 16: RENTAL COLLISION DAMAGE WAIVER

Rental Vehicle - passenger vehicles authorized to use public roads (passenger cars, estate cars and vans, authorized to carry up to nine people) hired on a daily or weekly basis from an authorized 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 part liability of the rental vehicle.

You / Your/ Driver - the Cardholder being the named first driver in the rental agreement, and other Cardholder'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 tires 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 drunk 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 being on a Journey and 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 16

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 Cardholders 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.

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Section 17:

SCHEDULE OF BENEFITS

USAGE	Coverage Amount
Trip Duration Limit	91 days
Maximum Days / Insurance 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	\$ 100
Emergency Medical Expenses	\$ 150,000
Emergency Dental treatment	\$ 750
Repatriation Evacuation	Not Covered
Repatriation of Remains	\$ 5,000
Additional Costs for Accommodation	100 USD - 5 DAYS
Additional Travel Expenses	Not Covered
Visit of Close Relative	100 USD - 5 DAYS
Return Home of Child	\$ 1,000
Medical Assistance to Children at Home	\$ 1,000
TRAVEL ACCIDENT (PUBLIC CONVEYANCE ONLY)	
Death	\$ 350,000
Dismemberment	\$ 350,000
TRAVEL INCONVENIENCE COVER	
Excess	6 hours
Flight Delay	\$ 900
Missed Connection	\$ 800
Luggage Delay	\$ 900
CANCELLATION / CURTAILMENT	
Excess	\$ 50
Cancellation	\$ 800
Curtailement	\$ 1,000
PERSONAL PROPERTY	
Excess	\$ 50
Luggage Loss	\$ 2,000
Single Article Limit	\$ 250
Valuables Limit in Total	\$ 300
Loss of Money	\$ 1,000
Loss of Travel Documents	\$ 1,000

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LEGAL ASSISTANCE	
Lawyer Referrals	\$ 1,000
Legal Assistance	Covered
Legal Expenses	Not Covered
Advance Payment of Bail Bond	\$ 10,000
PERSONAL LIABILITY	
Per Incident	\$ 500,000
RETAIL PROTECTION	
Per Incident	\$ 2,500.00
Per Year	\$ 20,000.00
EXTENDED WARRANTY	
Per Incident	\$ 1,000
Per Year	\$ 2,000
COLLISSION DAMAGE WAIVER	
Stolen or Damaged Vehicle**	\$ 50,000
ASSISTANCE SERVICES	
MEDICAL EMERGENCY ASSISTANCE	
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	
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	
Cash advances	Up to USD 1,000
Urgent message relay	Covered
Luggage assistance	Covered
Assistance for return trip	Up to USD 1,000

***Included Activities:**

On-piste skiing or snowboarding, off-piste skiing or snowboarding with a qualified guide, cross-country skiing on recognized routes with a qualified guide, sledging, and outdoor ice-skating on public rinks.

***Excluded Activities:** Bobsledding, heli-skiing, para skiing, ice hockey, lugging, skeleton use, ski acrobatics, ski racing, and ski jumping.

Special Sports

You and your family are also covered for medical expenses and personal accidents when scuba diving (above 30m), horse riding and windsurfing. However, some extreme sports are not covered.

** To be eligible this coverage, the basic insurance must be purchased at the time of renting the car, and the Platinum Card must be used to pay for the entire car rental period, including the basic insurance cost.

and/or national insurance program and/or any other source, the Cardholder shall only be entitled to claim those costs, which cannot be recovered by the Cardholder from such other sources.

- 18.6 Except Assistance Services and Travel Inconvenience, the claims under any Benefits' category are limited to ten arising from the same incident.
- 18.7 Any portion of a Cardholder's travel ticket, which is unused following the provision of evacuation /repatriation Services or cancellation Benefits, is to be surrendered to the Insurer.
- 18.8 Insurer may at any time and at their own expense and without prejudice to this Certificate take proceedings in the name of the Cardholder 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.

Section 18: GENERAL CONDITIONS

Section 19: GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

- 18.1 The Cardholder 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.
- 18.2 International SOS shall use its best endeavors 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 authorizations issued by the various authorities concerned. International SOS shall not be required to provide Benefits and Services to the Cardholders, 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.
- 18.3 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 Cardholder or their legal representative. A claim form must be completed by the Cardholder 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 respect of expenditure incurred must be originals and not photocopies.
- 18.4 If the Cardholder 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 Cardholder any sums paid to the Cardholder in respect of the fraudulent claim; and
 - (c) May by notice to the Cardholder treat the Certificate as having been terminated with effect from the fraudulent act.
- 18.5 If the Benefits and Services of this Certificate are covered in whole or in part by any other insurance

This Certificate does not cover:

- 19.1 Any claim, which is more specifically covered elsewhere, as more fully, set forth in General Condition 20.5.
- 19.2 Claims for events occurring after the Journey;
- 19.3 Any claim in respect of Cardholders aged 81 (eighty one) years or older at the start of a Journey.
- 19.4 Any Pre-existing Health Disorder or Condition or congenital anomalies or any complication arising therefrom;
- 19.5 Any Journey booked or undertaken against medical advice;
- 19.6 Any Journey specifically undertaken with the intention of obtaining medical treatment;
- 19.7 Any Journey booked after receipt of a terminal prognosis to the Cardholder or Relative;
- 19.8 Any claim arising from or related to psychiatric disorders infirmities or conditions for which treatment has previously been received;
- 19.9 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;
- 19.10 Any claim arising from or related to willfully self-inflicted Bodily Injury or Illness, insanity, alcohol, drug or substance abuse or self-exposure to needless peril (except in an attempt to save human life) or suicide;
- 19.11 Any claim resulting from the failure of the Cardholder to exercise all reasonable care to protect themselves and their property;
- 19.12 The commission of, or the attempt to commit, an unlawful act;
- 19.13 Any claim arising from or related to involving the use

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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);

19.14 Any claim arising from or related to:

- 19.14.1 Loss or destruction of, or damage to, any property whatsoever or any other loss or expense whatsoever.
- 19.14.2 Any legal liability of whatsoever nature. Caused by or contributed to buy 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

19.15 Any claim arising from or related to:

- 19.15.1 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
- 19.15.2 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 due to this exclusion, any loss, damage, cost or expense is not covered by the insurance the burden of proving the contrary shall be upon the Cardholder. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

19.16 Services provided by any party other than International SOS for which no charge would be made if this Certificate were not in place;

19.17 Claims notified more than 90 (ninety) days after the date an event, as more fully set forth in General Condition 20.3;

19.18 The Cardholder working overseas exercising any form of hazardous work, being work with an increased risk of death, injury or illness, in connection with any business, trade or profession;

19.19 Any claim arising from or related to the Cardholder 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;

19.20 Any claim arising from or related to Bodily Injury

occurring while the Cardholder is engaged in 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;

19.21 Any claim from or related to the Cardholder engaging in any winter sports;

19.22 Any claim arising from or related to the Cardholder engaging in active service in the armed forces of any nation;

19.23 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).

19.24 Any claim arising from or related to any form of Financial Guarantee, Surety or Credit Indemnity.

19.25 Any claim arising from or related to the Cardholder travelling to a country where the Foreign and Commonwealth Office has advised against non-essential travel.

19.26 Any claim arising from or related to the cessation of trading of the tour operator, agent or other transport provider.

19.27 Any claim arising from a pandemic or epidemic.

19.28 Any loss of which a contributing cause was the Cardholder's attempted commission of, or willful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Cardholder,

19.29 any loss sustained while flying in any aircraft or device for aerial navigation as pilot or crew;

19.30 congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by illness.

19.31 driving or riding as a passenger in or on

- any vehicle engaged in any race, speed test or endurance test or
- any vehicle being used for acrobatic or stunt driving;

19.32 Any expenses, which are recoverable by the Cardholder from any other source.

19.33 Travel in, to through Afghanistan, Iraq, Cuba, Democratic Republic of Congo, Iran, Liberia or Syria.

Section 20: REQUESTING EMERGENCY MEDICAL or TRAVEL ASSISTANCE

20.1 Emergency Medical and Travel Assistance Services are available 24 hours a day through

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International SOS at (+971 4 253 6060). If you require further assistance or additional services, please contact your Platinum Concierge by calling from inside Saudi Arabia at 800 119 5555, from outside Saudi Arabia at (+966) 11 407 1999, or by emailing PlatinumCare@americanexpress.com.sa.

Section 21: HOW TO MAKE A CLAIM

- 21.1 The Cardholder 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.
- 20.2 Upon contacting your Platinum Concierge from inside Saudi Arabia at 800 119 5555 or from outside Saudi Arabia at (+966) 11 407 1999 to report a claim, the Cardholder should request a claim form, which must be completed and returned to the address provided 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 22: COMPLAINTS PROCEDURE

We are committed to going the extra mile for our Platinum Cardmembers and exceeding their expectations wherever possible. If you believe that we have not delivered the service you expected or have concerns about any aspect of the service provided, Platinum Cardmembers should contact the Platinum Concierge directly at 800 119 5555 from inside Saudi Arabia, (+966) 11 407 1999 from outside Saudi Arabia, or via email at PlatinumCare@americanexpress.com.sa. The Platinum Concierge team will escalate the matter to our internal insurance department, which will coordinate directly with Liva Insurance Company and their Complaints Manager. To ensure your concerns are addressed promptly, please share the details of your complaint with your Platinum Concierge. They will acknowledge your complaint and keep you informed about the actions being taken to reach a suitable resolution.

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 recognized 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, Luge, 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.