

BUSINESS CHARGE CARD - EMERGENCY ASSISTANCE

1 SERVICE PROVIDER

1.1 Assistance Services Offered by Afro Asian Assistance-AAA

1.2 Call collect the Emergency Assistance Service Number on:

Saudi/ Bahrain / International: +973 17510600
USA/Canada: +18885249672
France / Europe: +33975180996
Fax: +973 17530242
Email: claims@afroasianassistance.com

2 HOURS OF OPERATION

2.1 24 Hours A Day - 7 Days A Week - 365 Days A Year

3 DEFINITION OF THE COVERED PERSONS

3.1 American Express Card member with Credit / Charge Cards issued in Saudi Arabia by American Express Saudi Arabia.

3.2 His/her dependent family members

4 PERIOD OF COVERAGE

4.1 Annual

5 GEOGRAPHICAL COVERAGE

5.1 World-wide excluding countries that are under UNO sanctions, the Kingdom of Saudi Arabia and the usual country of residence, but including home country of expats

6 CONTENT OF THE ASSISTANCE SERVICES

There are four components of the Emergency Assistance program:

6.1 Medical Emergency Assistance

6.1.1 **The Covered Person is entitled to obtain:**

Referrals to Medical Services: Abroad Physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

6.1.2 Dispatch of a doctor on the spot: Abroad

If the Covered Person's condition or the circumstances require it; the cost of health

treatment and any doctor's fees shall be borne by the Card member.

6.1.3 Hospital Admission: Abroad

Organization of hospital admission and, if requested, the guarantee of medical expenses (to be charged to Card member's account and subject to authorization by American Express Saudi Arabia.

6.1.4 Dispatch of necessary medicines which cannot be found locally: Abroad

The cost of the medicine shall be borne by the Card member. The cost of shipment shall be borne by Afro Asian Assistance-AAA

6.1.5 **Replacement of broken, lost or stolen glasses or contact lenses: Abroad**

The cost of the actual lenses or glasses shall be borne by the Card member. The cost of shipment shall be borne by Afro Asian Assistance-AAA.

6.1.6 **Transfer of lost or forgotten prescriptions: No limitations**

When possible by law, Afro Asian Assistance-AAA shall endeavor to facilitate the transfer of a prescription from a Card member's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by the Card member.

6.2 Legal Emergency Assistance

6.2.1 **Lawyer Referrals: Abroad**

6.2.2 Legal Assistance Abroad

If the Covered Person is jailed (or threatened to be) following a road traffic accident, Afro Asian Assistance-AAA shall appoint and advance the fees of a lawyer (to be charged to Card member's account and subject to authorization by American Express Saudi Arabia

6.2.3 Advance payment for bail bond Abroad

If the Covered Person is jailed (or threatened to be) following a road traffic accident, Afro Asian Assistance-AAA shall advance the bail bond (to be charged to Card member's account and subject to authorization by American Express Saudi Arabia

6.3 Personal Assistance

6.3.1 Information for preparing a journey No limitations

6.3.2 Information on visas, passports No limitations

6.3.3 Information on inoculation requirements for foreign travel No limitations

6.3.4 Information on customs and duty regulations No limitations

6.3.5 Information on foreign exchange rates and value added taxes No limitations

6.3.6 Referrals to American Express Travel Service Offices World-wide No limitations

6.3.7 Referrals to Embassies or Consulates Abroad

6.3.8 Referrals to Interpreters Abroad

6.3.9 Dispatch of an Interpreter Abroad

In case of imprisonment or hospitalization and circumstances demand the services of an interpreter, Afro Asian Assistance-AAA shall make the necessary arrangements (to be charged to the Card member's account and subject to authorization by American Express Saudi Arabia.

6.4 Travel Oriented Assistance

6.4.1 **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 Card member's location, Afro Asian Assistance-AAA shall advance cash to the Card member (to be charged to Card member's account and subject to authorization by American Express Saudi Arabia

6.4.2 Urgent message relay No limitations

Transmission of urgent messages from the Covered Person to relatives, business associates, friends residing in his/her country of residence and vice versa.

6.4.3 Luggage assistance No limitations

Afro Asian Assistance-AAA shall provide assistance in locating lost luggage and shall provide to the Card member regular updates on the location status.

6.4.4 **Assistance for return trip**

In case of loss or theft of the American Express Card or identity papers necessary to return home, Afro Asian Assistance-AAA shall provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided (to be charged to Card member's account and subject to authorization by American Express Saudi Arabia).