

BUSINESS CHARGE CARD - TRAVEL ACCIDENT PROTECTION

It is hereby certified that the holder of this Policy, as an American Express U.S. Dollar or Saudi Riyal billed Cardholder is insured against loss up to the limit provided at the specific or special conditions of the policy subject to the Exclusions, Provisions and other Terms of the Policy described herein.

- The American Express US Dollars or Saudi Riyal billed Cardholder who has a Card (Basic or Additional) issued by American Express Saudi Arabia and is the recipient of the certificate (herein called the Cardholder)
- The Cardholder's legally married spouses, and
- The Cardholder's dependent children under the age of 23, which means and includes legally dependent child, step child or legally adopted child of any eligible person described in 1 above.

1 COVER

Each eligible person shall be an Insured Person while taking a trip on a public conveyance operated under a license for the transportation of passengers for hire including taxis, fare for which has been charged to The Credit / Charge Card account in the manner detailed herein.

Benefits specified below will be paid while the Master Policy is in force and the Insured Person suffers loss resulting directly and independently of all other causes from accidental bodily injury ('such injury') received during a one-way or round trip taken by the Insured Person between the Point of Departure and Destination (both as designated in the Insured Person's ticket) on or after the date ticket purchased, provided however, such injury is sustained under the circumstances specified in 1.1 or 1.2 as follows:

- 1.1 Such injury received while riding as a passenger and not as a pilot or crew member, in or boarding or alighting from or being struck by any air, land or water conveyance operated under a license for the transportation of passengers for hire; provided the fare for transportation on such public conveyance has been charged to The Credit / Charge Card.
- 1.2 Such injury received while riding as a passenger in a conveyance operated under a license for the transportation of passengers for hire including taxis or rental cars (whether charged to the Card or not) but only
 - 1.2.1 When going directly to an airport for the purpose of boarding an aircraft on which the Insured Person is covered by the Policy; or
 - 1.2.2 When leaving an airport after alighting from such an aircraft

1.3 A Common Carrier Benefit is payable if the Insured Person sustains injury as a result of:

1.3.1 An accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance for a Covered Trip; or

1.3.2 Being struck by such Common Carrier Conveyance. "Common Carrier Conveyance" means an air, land or water vehicle (other than a rental vehicle) operated by a common carrier licensed to carry passengers for hire (including taxis)

1.4 A trip is a "Covered Trip" if:

1.4.1 It is a trip taken by an Insured Person between Point of Departure and the Final Destination as shown on the Insured Person's ticket; and

1.4.2 The Insured Person's entire fare for such trip has been charged to a Credit / Charge Card prior to any injury.

1.5 Airport Transportation Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to the Insured Person's departure for the airport, this Benefit is payable if the Insured Person sustains any injury while riding as a passenger in a land Common Carrier Conveyance rental car or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

1.5.1 When going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or

1.5.2 When leaving directly from an airport after alighting from an aircraft from a Covered Trip

"Scheduled Airline" means a flight in an aircraft where the airline is listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license or similar authorisations for Scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.

1.6 Airport Premises Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this Benefit is payable if the Insured Person sustains any injury while upon any airport premises designated for passenger use, but only when the Insured Person is upon such

premises immediately before boarding, or immediately after alighting from, an aircraft from a Covered Trip.

1.7 Coverage Requirements:

An Insured Person will be fully insured for benefits under the Policy while taking a trip on a Common Carrier Conveyance only when the entire fare is charged to The Credit / Charge Card.

1.8 On-Board Ticketing:

In the event that the Insured Person suffering a Loss on board a Scheduled Airline flight for which the Airline sells ticket on board the flight and the Insured Person has not purchased his or her ticket by charging the ticket to The Credit / Charge Card prior to boarding the flight, then the Company will evaluate and pay such loss where it can establish that no other form of payment was used for the flight in question.

2 SCHEDULE OF BENEFITS

When such injury to an Insured Person results in any of the following losses within 100 days after the date of the accident, the Company will pay for:

Loss of Life	USD
100,000	
Loss of both hands or both feet	
USD 100,000	
Loss of one hand and one foot	
USD 100,000	
Loss of the entire sight of both eyes	
USD 100,000	
Loss of the entire sight of one eye and the loss of one hand or one foot	
USD 100,000	
Loss of one hand or one foot	N/A
Loss of the entire sight of one eye	
N/A	

Coverage in respect of spouses shall be limited, irrespective of the number of spouses travelling and for whom tickets shall have been purchased with an insured card, to the corresponding sum insured in respect of the cardholder. Thus, if more than one spouse suffers loss of life and/or Permanent Disability the sum insured shall be distributed proportionally between the number of persons losing their life and/or suffering disability".

"Loss" as above used with reference to hand or foot means complete severance through or above the wrists or ankle joint and as used with reference to an eye means the irrevocable loss of the entire sight thereof. Indemnity provided hereunder will not be paid under any circumstances for more than one of the losses, the greatest, sustained by an Insured Person as the result of any one accident.

3 EXPOSURE AND DISAPPEARANCE

If the Insured Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in disappearance, sinking or wrecking of a Common Carrier Conveyance, and as a result of such exposure, the Insured Person suffers a loss for which benefits are otherwise payable under the Policy, such loss will be covered under the Policy.

If the Insured Person disappears because of an accident on a Covered Trip which results in the disappearance, sinking, wrecking of a Common Carrier Conveyance, and if the Insured Person's body has not been found within the 52 weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Insured Person suffered Loss of Life as a result of injury covered by this Policy.