

The American Express Gold Credit Card

Travel Accident Insurance

(Applicable to travel in public conveyances).

This certificate provides details of insurance cover arranged by Arab Commercial Enterprises Ltd. for and on behalf of Amex (Saudi Arabia) limited, Saudi Riyal billed Cardmembers with Gulf Assist (hereafter called The Company) under the relevant Master Policies.

Eligibility

Travel Accident Insurance applies to the following persons who are eligible for cover under Master Policy 27/03/LA/02/P00054.

1. The Cardmember who has an American Express Gold Credit Card issued by Amex (Saudi Arabia) Limited and is a recipient of this certificate.
2. The Cardmember's legally married spouse (s).
3. The Cardmember's dependent children under age 23.

Public Conveyance means a conveyance operated under licence or the transportation of passengers for hire, the entire fare for which has been charged to the Card. Benefits specified below will be paid if, while the Master Policy is in force, an 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 of ticket purchase; provided, however, such injury is sustained under the circumstances specified in 1 or 2 as follows:

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 licence for the transportation of passengers for hire; provided the fare for transport on that conveyance has been charged to the Card.
2. Such injury received while riding as a passenger in a public conveyance operated under a licence for the transportation of passengers for hire, but only (a) when going directly to an airport for the purpose of boarding an aircraft on which the Insured Person is covered by the Policy; or (b) when leaving an airport after alighting from such an aircraft.

Schedule of Benefits

When such an 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	SAR 375,000
Loss of both hands or both feet	SAR 375,000
Loss of one hand and one foot	SAR 375,000
Loss of entire sight of both eyes	SAR 375,000
Loss of entire sight of one eye and the loss of one hand or one foot	SAR 375,000
Loss of one hand or one foot or the entire sight of one eye	SAR 187,500

"Loss" as above used with reference to hand or foot means complete severance through or above the wrist or ankle joint, and as used with reference to any eye means the irrecoverable 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.

Indemnity Limitations

In no event will duplicate or multiple American Express or duplicate American Express Travel Accident Insurance Certificates obligate the Company in excess of the Schedule of Benefits for any one loss sustained by any one insured person as a result of any one accident under Master Policy 27/03/LA/02/P00054 or under similar Travel Accident Insurance Certificates wherever issued.

Exposure and Disappearance

When by reason of an accident covered by the Policy, the Insured Person is unavoidably exposed to the elements, and as a result of such exposure, suffers a loss for which indemnity is otherwise payable hereunder such loss shall be covered under the terms of the Policy. If the body of the Insured Person has not been found within one year of the disappearance, sinking or wrecking of the public conveyance in which the Insured Person was riding at the time of the accident, it will be presumed that the Insured Person suffered loss of life resulting from bodily injury caused by an accident at the time of such disappearance, sinking or wrecking.

Exclusions

The Policy does not cover any loss, fatal or non-fatal caused by or resulting from (1) suicide or any attempt thereat while sane or self destruction or any attempt thereat while insane; (2) declared or undeclared war or any act thereof; (3) illegal acts of an Insured Person or any Insured Person's designated beneficiary, executor(s), administrator(s), legal heir(s) or personal representative(s).

Claims

1. Written notice of all claims must be given as soon as possible, but not later than 30 days after the event giving rise to the claim to : Gulf Assist , Manama Center,Entrance 3, Floor 3, P.O. Box: 2790, Manama, Kingdom of Bahrain, Telephone: 800 89 73 222 or +973 17 21 88 99 from outside the Kingdom Fax: + 973 17 21 51 77
2. All information and evidence required by the Insurance Company shall be furnished at the expense of the Insured Person or his or her personal representative(s) and shall be in such a form and of such a nature as the Insurance Company may prescribe.
3. The following documentation must be supplied in support of any claim:
 - a. Insurance Claim form to be completed by both the Insured person and the attending Physician.
 - b. Copy of Passport or I.D.
 - c. Police Report.
 - d. Original detailed Medical Report and all relevent investigation results and reports including X-Ray and other radiological films.
 - e. Original Death Certificate, Embalming Certificate and Burial Certificate (in case of Death).
4. Benefits payable in respect of valid claims will be credited to the Insured Person(s) related American Express Gold Credit Card Account.
5. Duplicate or multiple American Express Cards shall not obligate the Insurance Company in excess of the limits stated herein for expenses incurred by any one individual Insured Person as a result of any one incident covered under this Insurance Policy.
6. Indemnities payable for any loss will be paid upon receipt of due written proof of such loss. Indemnity for loss of life or any other accrued indemnities unpaid at the Insured Person's death shall be payable in accordance with the designation of beneficiary made by the Insured Person. If no beneficiary has been designated or if the designated beneficiary has predeceased the Insured Person, such indemnities shall, at the Company's option and in accordance with the laws of the country of payment, be paid to the Insured Person's executor(s), administrator(s), legal heir(s) or personal legal representative(s). The receipt from the person(s) to whom payment is made will fully discharge the Company.

TERMINATION OF INSURANCE

Insurance of the Cardmember shall terminate forthwith on the earliest of the following events:

- The termination of the Master Policy;
- The termination of the Cardmember's American Express Gold Credit Card issued by Amex (Saudi Arabia) Limited