

CREDIT SHIELD INSURANCE SCHEME**For Bank Customers**

Provided By

Abu Dhabi National Insurance Company

In association with

National Bank of Abu Dhabi

We take pleasure in welcoming you as a National Bank of Abu Dhabi Credit Cardholder to enjoy benefits of this Credit Shield Insurance Protection provided by Abu Dhabi National Insurance Company. We request you to read through the cover details in order to understand fully the scope, conditions and limitations of the cover offered.

Scheme Highlights

24 hour worldwide cover for:

- ✓ Natural Death & Permanent Total Disablement (sickness)
- ✓ Accidental Death & Permanent Total Disablement (accident)
- ✓ Temporary Total Disability (accident/sickness)
- ✓ Critical Illness
- ✓ Involuntary Loss of Employment
- ✓ Male & Female Cancer
- ✓ Terminal Illness
- ✓ Repatriation of Mortal Remains
- ✓ Hospitalization Benefit due to accident
- ✓ Secure Wallet

Important Notice

1. Cover automatically starts from the commencement date
2. The Insured member should be of age between 18 to 70 years in respect of Death benefit and 18 to 65 years in respect of Disablement, Critical Illness, Involuntary Loss of Employment Cover, Male & Female Cancer, Hospitalization Cash Benefit, Terminal Illness & Secure wallet cover
3. The geographical limit of this policy is Worldwide/ 24 hours & UAE in respect of Critical Illness, Hospitalization Cash Benefit & Involuntary Loss of Employment Cover.
4. The Bank is not at any time considered as an agent of Abu Dhabi National Insurance Company the "Insurance Provider". Any claims or contestations for any insurance coverage can however be negotiated directly with Abu Dhabi National Insurance Company, Abu Dhabi, through the Policyholder's offices
5. In the event of Involuntary Loss of Employment benefits being provided to the Cardholder, the Cardholder shall notify the Company immediately upon Re-employment but not later than 90 days from the date of Re-employment. Failure to notify the Company shall render the benefits provided under this Cover fully recoverable without contestation.
6. Beneficiary is the Policyholder

Definitions

For the purpose of this policy, the following definitions shall apply unless the context otherwise requires:

Accident means where death/disablement is sustained by the Insured Borrower during the Period of Insurance caused solely and directly by external violent means, is unexpected, unforeseeable and not attributed to the Insured Member's intentional damage, self-inflicted injury or suicide.

Bodily Injury means bodily injury which:

- (a) is sustained by an Insured Borrower during the Period of Insurance.
- (b) is caused by an accident, and
- (c) solely and independently of any other cause, except illness directly resulting from, or

surgical or medical treatment rendered necessary by, such injury, occasions the disablement of the Insured Borrower within 90 days from the date of the accident by which such injury is caused.

Cardholder/Insured member means a primary and or the secondary account holder of the credit card issued to the Insured who has not unsubscribed to the benefits under this policy and has not been disqualified by the provisions of this policy to be eligible to receive the benefits under this policy; However for Involuntary Loss of Benefit is applicable to primary account holder of the credit card issued to the Insured who has not unsubscribed to the benefits under this policy and has not been disqualified by the provisions of this policy to be eligible to receive the benefits under this policy.

Credit Card means amounts payable by the Cardholder arising from the use of the Card or the Card Number or the PIN or under the Terms and Conditions of the credit card agreement and includes without limitation all Card transactions, fees, finance charges, additional expenses, damages, legal costs, and disbursements, which will be debited to the Card Account and form part of Current Balance.

The applicable Credit Cards are NBAD Titanium, Visa Infinite, MasterCard World, Classic, Gold & Platinum Credit Card facility as issued from time to time to the Cardholder and subsequently issued, renewal and replacement Credit Cards if any, which has been nominated as the facility to which the coverage is to apply.

Commencement Date means the date the Cardholder is enrolled for this policy by the Policyholder or the date of inception of this policy whichever is later.

Cardholders are enrolled for this cover by checking the check box in the credit card application.

Credit: means the credit card or other form a financial accommodation provided by the policyholder to the insured member/ cardholder under the credit card facility.

Credit card facility means the policyholder credit card facility including the supplementary cards, which have been nominated as the facilities to which the benefits under the cover are to apply.

Death means death any cause except as stated under the List of Exclusions mentioned under this policy.

Date of Event means any one of the following:

- I. In respect of Death the date of death resulting from any cause except those expressly excluded, happening or manifesting after the Commencement Date and during the Cover Period.
- II. In respect of Permanent Total Disablement the date of recognition of Permanent Total Disablement by a Competent Authority results from an accident or illness happening or manifesting after the Commencement Date and during the Cover Period.
- III. In respect of Temporary Total Disablement the date of recognition of Temporary Total Disablement by a Competent Authority results from an accident or illness happening or manifesting after the Commencement Date and during the Cover Period.
- IV. In respect of Critical Illness the date of diagnosis of Critical Illness by a competent authority results from an accident or illness happening/manifesting after the Commencement Date and during the Cover Period.
- V. In respect of Terminal illness the date of recognition of Terminal Illness by a competent authority results from an accident or sickness happening/manifesting after the Commencement Date and during the policy period.
- VI. In respect of Male/Female Cancer the date of recognition of breast cancer (for females) & Prostate Cancer(for males) by a competent authority results from an accident or sickness happening/manifesting after the Commencement Date and during the policy period.
- VII. In respect of Hospitalization the date of admission in the hospital following an accident occurring after the Commencement Date and during the Cover Period.
- VIII. In respect of Involuntary Loss of Employment, the date of notice of termination served to the Cardholder after the Commencement Date and during the Cover Period.
- IX. In respect of Secure Wallet Plus the date the cardholder has discovered that the Credit Card has been misused by a un authorized person

Outstanding Credit Balance means the total amount outstanding in the Credit Card Facility (that is, the amount outstanding in the primary card

account alone or in both the primary and supplementary card account, in case a supplementary card exists) as on the Date of Event but excluding any Credit facility availed after the Date of Event subject to a maximum of the Cardholder's credit limit.

Policyholder/Assured means the financial institution insured as specified in the schedule of this policy.

Sickness means sickness means a disease or illness first occurring after the Commencement Date.

Involuntary Loss of Employment means unemployment of the Insured Person arising out of the unilateral decision of the employers to terminate his employment contract without citing any reason or for any reason other than those mentioned under exclusions in the policy.

Re-employment means accepting and starting work for a new employer or the same employer under a new employment contract with in 6 months from date of actual unemployment.

'Permanent Total Disability (PTD)' means the total and permanent inability of the insured, due to accident or sickness, occurred prior the 65th anniversary, and medically observed, to perform any activity. The total and irrevocable loss of the sight of both eyes or the loss by severance of I) two or more limbs or ii) one limb at or above the wrist or ankle and the loss of sight of one eye, by the insured will be considered a total permanent disability and thus any claim arising thereof is subject to settlement without delay.

The insurers reserves its right to seek a second opinion at own cost to satisfy their decision prior to invoking the appropriate clause.

If at the time of the disability event, the Insured Borrower is unemployed, PTD means the permanent and total inability to perform, without assistance of a third person, at least 5 out of 6 of the following acts of daily living:

1. Washing: the ability to wash in the bath or in a shower (including getting into and out of the bath or shower) or wash satisfactory by other means;
2. Dressing : the ability to put on, take off, secure and unfasten all garments and as appropriate, any braces ,artificial limbs or other surgical appliances;

3. Transferring: the ability to move from bed/chair to an upright position or wheelchair and vice versa;
4. Mobility: the ability to move indoors from room to room on level surface;
5. Toileting: the ability to use the lavatory or otherwise manage bowel and bladder functions so as to maintain a satisfactory level of personal hygiene;
6. Feeding: the ability to feed oneself once food has been prepared and made available.

Hospital means an institution in U.A.E established for indoor care, offers allopathic treatment only for sickness and injuries which:

(a) Is registered as a hospital or nursing home with the **Appropriate Authorities** and is under the supervision of a registered and qualified **Physician**, and

(b) Provides all the following facilities:

- i. At least 10 inpatient beds, and
- ii. Fully equipped operation theatre of its own where surgical operations are carried out,
- iii. Fully qualified nursing staff under its employment 24 hours per day, and
- iv. Fully qualified Physicians in supervision 24 hours per day, and,
- v. Maintains a daily medical record for each of its patients.

(c) For the purpose of this Policy, the terms Hospital shall not include any custodial care, a facility for the aged or alcoholic or drug addicts or for the treatment of psychiatric or mental disorders; even if the institution has been registered as a hospital or nursing home with the Appropriate Authorities.

Terminal Illness means any disease process which, in the opinion of specialist consultant holding such an appointment at an approved hospital and with the agreement of the company's Chief Medical officer, is highly likely to lead to death within 6 months.

Definition of Male & Female cancer

Male & Female cancer shall mean the insured cardholder having suffered or developed one the following diseases /cancers during the period of cover of this benefit:

Female Cancer

Breast Cancer means a malignant tumor of breast in females characterized by uncontrolled growth

& spread of malignant cells with invasion and destruction of normal tissue. The term also includes carcinoma & sarcoma. The cancer must require treatment by surgery, radiotherapy, chemotherapy. The diagnosis must be confirmed by a valid pathology report and a report from an approved specialist.

Following cancers are excluded:

- All tumors which are histological described as benign,pre-malignant, borderline malignant,lowmalignant potential or non-invasive;
- Any lesion described as carcinoma in-situ (Tis) or Ta by the AJCC seventh edition TNM classification;
- All non-melanoma skin cancers

Male Cancer

Prostate Cancer means a malignant tumor (carcinoma) of the prostate gland caused by disease of cardiovascular origin, characterized by uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The cancer must require treatment by surgery, radiotherapy, chemotherapy. The diagnosis must be confirmed by a valid pathology report and a report from an approved specialist.

Following cancers are excluded:

- All tumors which are histologically described as benign,pre-malignant, borderline malignant,lowmalignant potential or non-invasive;
- Any lesion described as carcinoma in-situ (Tis) or Ta by the AJCC seventh edition TNM classification;
- All non-melanoma skin cancers
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least class T2N0M0 by the AJCC seventh edition TNM classification;
- Any melanoma that is less than or equal to 1.0 MM in thickness and described as T1N0M0 by the AJCC seventh edition TNM classification;
- Any form of cancer in the presence of HIV infection, including but not limited to ,lymphoma or Kaposi's sarcoma.

Definition of Covered Critical Illness

Critical illness condition shall mean the insured cardholder having suffered or developed one of the following critical illnesses during the period of cover of this benefit:

Cancer means: A disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. The term cancer also includes leukemia and malignant disease of the lymphatic system such as Hodgkin's disease. Any non-invasive cancer in-situ, Hodgkin's disease stage I, prostate cancer stage A, all skin cancers except invasive melanoma (starting with Clark Level III) and any malignant tumor in the presence of any Human Immunodeficiency Virus are excluded.

Coronary Artery (Bypass) Surgery means the actual undergoing of open chest surgery for the correction of two or more coronary arteries, which are narrowed or blocked, by coronary artery bypass (CABG). The surgery must have been proven to be necessary by means of coronary angiography. With regard to this cover angiography and/or any other intra-arterial procedure are excluded.

Heart Attack (Myocardial Infarction) means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area. The diagnosis for this will be evidenced by all of the following criteria:

- A history of typical chest pain
- New electrocardiogram changes
- Elevation of infarction- specific enzymes

Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponin I or T is excluded.

Kidney Failure (End Stage Renal Disease) means end stage renal disease presented as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out.

Stroke means any cerebrovascular incident producing neurological sequelae lasting more than 24 hours and including infarction of brain tissue, haemorrhage and embolisation from an extracranial source. Evidence of neurological deficit for at least 3 months has to be produced.

Definition of Terms for Secure Wallet

The following words and phrases used in this booklet have these meanings:

Agreement means the agreement as the same may be amended, modified or supplemented from time to time in accordance with these provisions.

Assault means any threat or physical violence exerted by a Third Party in order to deprive the Scheme Member from its possessions.

Beneficiary (ies) means Cardholder(s) entitled to receive Benefit under this Policy from the Company.

Fraudulent Transactions means unauthorized/ fraudulent transaction done on the Credit Card incurred within 48 hours prior to Scheme Member informing the Bank regarding the loss or theft of the Credit Card.

Identification Papers means papers belonging to the Scheme Member including passport, national identity card, driving license, labour card, health insurance and car registration documents.

Scheme Member means Beneficiary (ies) i.e. Cardholder(s) who is eligible for coverage under this Policy in the capacity of a private citizen, who is acting exclusively in the context of his/ her private life and Benefiting from the covers here described.

Third Party means any person other than the Scheme Member, his spouse or common-law partner, child, parent, friend or relative.

Benefit means the amount entitled for a Scheme Member in the event of any risks stipulated under this Policy occurred and notwithstanding evidence and assessment, which is established by virtue of occurrence and subject to the terms and conditions of this Policy.

Wallet means a flat pocket-sized folding case used for holding paper money, credit cards, identification papers and photographs.

In this policy unless the context otherwise requires words and phrases cognate to those defined herein or under the Schedule attached hereto and shall be construed in accordance with those definitions and the singular includes the plural and the masculine the feminine and vice versa.

SCOPE OF COVER

- Natural Death & Permanent Total Disablement (due to sickness)
- Accidental Death & Permanent Total Disablement (due to accident)
- Temporary Total Disability (due to accident/sickness)
- Critical Illness
- Involuntary Loss of Employment
- Male & Female Cancer
- Terminal Illness
- Repatriation of Mortal Remains
- Hospitalization cash benefit(due to accident)
- Secure Wallet

Subject to the terms and conditions provided in this policy the Company shall indemnify the Insured as hereinafter provided:

I. Natural Death/Total & Permanent Disablement due to Sickness

In case of Natural death or total & permanent disablement due to sickness of an Credit Cardholder, the cardholder will be relieved of 100% of the Sum Insured or credit limit whichever is lower up to a maximum Sum Insured or limit of Dh. 200,0000 regardless of the number of cards held by the Cardholder. Credit shield cover for the insured member will cease upon payment of this benefit

II. Accidental Death / Total & Permanent Disablement due to Accident

In case of death or total & permanent disablement of a Credit Cardholder due to an accident, the cardholder will be relieved of 100% of the Sum Insured or credit limit whichever is lower up to a maximum Sum Insured or limit of Dh. 200,000 regardless of the number of cards held by the Cardholder ,in addition a fixed amount of AED 200,000 shall also be payable. Credit shield cover for the insured member will cease upon payment of this benefit

III. Temporary Total Disablement due to accident or sickness

In the event of the Credit Cardholder sustains temporary total disablement due to accident or sickness, the cardholder will be relieved from the minimum obligations due on his credit card for a period not exceeding three months as maximum.

The minimum due shall be represented as 5% or Dh 1,000 for Platinum Cardholders and Dh 100 for Classic and Gold Cardholders whichever is the higher of the outstanding credit balance that the credit card holder should have paid.

No benefit will be paid for the first thirty days of any period of Temporary Total Disablement benefit.

IV. Critical Illness

In the event of the Credit Cardholder contracting any of the diseases as stated below, the Company shall relieve the Policyholder of 100% of the Sum Insured or credit limit whichever is lower up to a maximum Sum Insured or limit of Dh 200,000 regardless of the number of cards held by the Cardholder.

Critical Illness covered: Cancer, Coronary artery (bypass), Heart Attack, Kidney failure and stroke.

Benefit shall be paid only once when the covered cancers occur, whether simultaneously or subsequently. Credit shield cover for the insured member will cease upon payment of this benefit

V. Involuntary Loss of Employment

In the event of Involuntary Loss of Employment of the Primary Cardholder after the Commencement Date and during the policy period, the Company would pay insured members between 18 to 60 years 10% of the outstanding credit balance or credit limit whichever is lower but not exceeding a maximum amount payable of AED 16,700/- for each month of the Primary Cardholders unemployment subject to the Maximum Monthly benefit payable and the Total Period of such indemnity shall not exceed 12 months from the date of actual unemployment. The total payment under any circumstance shall not exceed 100% of the Outstanding Balance as on the claim event date.

However, for pay insured members between 60 to 65 years, ILOE benefit for insured primary card holder after commencement date and during the policy will be 10% of the outstanding credit or credit limit whichever is lower, but not exceeding AED 16,700/- for each month of the primary credit card holders unemployment and the total period of such indemnity shall not exceed 4 months from the date of actual unemployment. The total payment under any circumstance shall not exceed 100% of the Outstanding Balance as on the claim event date.

VI. Male & Female Cancer Benefit

In the event of insured member being diagnosed with a Prostate Cancer (for male) /Breast Cancer (for Female) company will pay 100% of the outstanding credit card balance or credit card limit(limited to maximum of AED 200,000/-) whichever is lower, regardless of number of cards held by the

cardholder, as at the date of diagnosis of Prostate Cancer (for male) /Breast Cancer (for Female) by Company's chief medical officer. Benefit shall be paid only once when the covered cancers occur, whether simultaneously or subsequently. Credit shield cover for the insured member will cease upon payment of this benefit

VII. **Terminal Illness - Accelerated Death Benefits ;**

In the event of insured member being diagnosed with a Terminal Illness company will pay 50% of the outstanding credit card balance or credit card limit (limited to maximum of AED 100,000/-) whichever is lower as at the date of diagnosis of Terminal Illness by Company's chief medical officer The amount of the payment will be deducted from the original sum insured. The insured is still eligible for the Death cover and will continue to pay the premium for the life insurance coverage as if the accelerated life benefit payment had not been made.

VIII. **Repatriation of Mortal Remains Benefits :**

In the event of death of the Insured member, the Company will pay the actual expenses incurred in the repatriation of the mortal remains to the native country of the insured Primary Cardholder subject to the maximum limit of AED 15,000/-. This benefit is paid in connection with a valid death claim only.

IX. **Hospitalization cash benefit (due to accident) :**

In the event of hospitalization due to accidental bodily injury occurring during the period of insurance from the commencement date of this policy, to exceed a continuous period of 24 hours , then a daily benefit of AED 100 will be payable by the company. The total number of days for which hospital cash benefit is payable in a policy year would be restricted to a maximum of 30 days of hospitalization.

X. **Secure Wallet :**

Secure Wallet: In the event of the card/s issued pursuant to the credit card facility of the Cardholder is lost / stolen anywhere in the world the company will indemnify any or all losses (other than those specifically excluded in the exclusions) applicable to Secure Wallet cover arising within 48 hours prior to the time the card is reported lost or stolen, and /or

resulting from misuse of such lost or stolen card by an unauthorized person.

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| Section I : | Robbed or stolen cash, following loss or Wallet containing credit card. |
| Section II: | Fraudulent transaction on lost or stolen credit card issued by the bank in the wallet. |
| Section III: | <p>Coverage of Communication & Documents:</p> <p>(a). Guarantee of Communication expenses: During the period of validity of the credit card, insurer shall reimburse the following costs subject to a maximum amount for contacting.</p> <ol style="list-style-type: none"> 1. the card issuer to inform loss or theft of card 2. the police to inform of loss or theft 3. another insurance company. <p>(b). Guarantee of Document Recovery :</p> <p>If the Passport, ID Card, Residence Permit and /or driver's license of the Insured are stolen or lost together with the cards while the insured is abroad for a stay not exceeding 60 days, the insurer undertakes to reimburse the expenses</p> <ul style="list-style-type: none"> -To put the insured in contact with the nearest Embassy of the country to which the insured belongs. - Reimburse an amount of money for expenses incurred by the insured carrying out the above actions and for the cost of the emergency provisional documents required to allow the insured to return home or continue his/ her trip. |

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| Section IV: | <p>Guarantee of Cash Advance if Abroad.</p> <ul style="list-style-type: none"> - Guarantee of tickets for retraining to original address - Guarantee of payment of Hotel bills (in the event of loss or theft of means of payment (insured creditcards) of the insured while he/she is abroad of his/her identity papers and /or his /her travel tickets, insurer shall make a cash advance subject to the schedule of cover / benefit, in return for a cheque issued by he insured person, the insured undertakes to reimburse the sum advanced within a period of Ten days form his/her return. |
| Indemnity Limits | <p>Section II; in respect of these sections the maximum indemnity will not exceed the combined liability limits of AED 10,000/- per cardholder per year or the actual loss whichever is lower,</p> <p>Section I & III: in respect of this section maximum indemnity will not exceed AED 1,000 per cardholder per year or the actual loss whichever is lower,</p> <p>Section IV : In respect of this section the maximum indemnity will not exceed AED 3,500 per cardholder per year or the actual loss whichever is lower,</p> |

of siege, state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state or siege, civil disobedience, general mobilization, revolution, usurpation of power (military or politically), insurrection, rebellion, mutiny, riots, civil commotion, revolution, conspiracy, mutiny, strike, pillage, any kind of military projectile or explosive including booby trapped vehicles or objects, cannon shells, rockets or other weapon of war, whatever their origin and type, any act unlawful act perpetrated by armed individual be they members of political, military or paramilitary organizations or parties or not and be they acting on their behalf or on behalf of any other organizations.

The Company's liability under this Supplementary Contract shall be at any time limited to the benefit payable at the time on the disability of the said Insured provided such benefits shall not exceed a maximum amount as described in the basic policy.

EXCLUSIONS

However, this rider extension will not apply and no benefit will be payable if at the time of occurrence, the insured member(s) is directly or indirectly:

1. taking an active part in any of the above mentioned events,
2. engaged in any quarrel or dispute whether armed or not,
3. resisting arrest,
4. member of any armed force or serving in any armed force or member of any police or security or body guard services,
5. Traveling to a country after war has been declared or after it has been recognized as a war zone by the United Nations or where there're any of the event described above

XI. Passive War & Conventional Terrorism Rider

It is hereby agreed that, notwithstanding the terms and provisions of the basic policy Contract, the Company will cover the insured member of the group against Death and or disability occurring as a direct or indirect consequence of any of the following:

Invasion or acts perpetrated by foreign enemies (whether war be declared or not), hostilities, acts of terrorism, terrorist sabotage, civil war, martial law or declaration of a state

If the Insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Insured.

This war coverage clause may be renewed from term to term on each Policy anniversary thereafter with the consent of the Company by payment in advance of the Company's premium rate in force at the time of renewal.

The effective date shall be the effective date of the Supplementary Contract unless a different date is shown here.

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ELIGIBILITY CONDITIONS

1. The Cardholder must meet the eligibility criteria stipulated by the Policyholder to become a Cardholder.
2. The Cardholder should have been employed with the same employer for at least 6 months
3. The Cardholder should have a full time permanent employment contract with his employer.
4. The Cardholder shall be within the age criteria specified in the schedule of this policy.
5. Residing in the UAE, however, all primary cardholders are insured whilst traveling anywhere in the world on a 24 hour basis. Eligibility conditions 2 and 3 apply to Involuntary Loss of Employment benefit only.

Maximum Sum Insured: AED 200,000/-

LIST OF EXCLUSIONS

Notwithstanding anything contained in any of the Endorsements attached to the Policy, no benefit will be payable under any of those Endorsements if the incident or event occurs either directly or indirectly as a result of any of the following causes.

- I. Active participation in a war or warlike operations or terrorism.

No risk is covered if a cardholder is an active participant or directly or indirectly involved in war or war like operations. A policeman or any other person of similar occupation who is acting in the course of his duty will be deemed to be held covered.

‘Warlike operations’ means hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power and martial law or state of siege..

The term “Terrorism”, shall mean an activity that satisfies both of items (I) and (II) below:

- I. involves a violent act or an act dangerous to human life, tangible or intangible property or infrastructure, causing damage to property or injury to persons, or a threat thereof; and
- II. appears to be intended to: Intimidate, coerce or incite a civilian population: or

inflict economic loss or disrupts any segment of a local, national or global economy; or influence, protest, intimidate or coerce against the policy or conduct of a government by any means, including mass destruction, murder, kidnapping, hijacking, hostage-taking.

- II. Attempted suicide or self inflicted injury whilst sane or insane. Suicide is covered for existing cardholders (on as in where is basis from the existing insurer on continuous basis) and 12 months waiting period is applicable for new cardholders.
- III. Any breach of the law by the cardholder or any assault provoked by him.
- IV. Being under the influence of alcohol / drugs other than in accordance with the directions of a registered medical practitioner.
- V. Aviation, gliding of any other forms of flight other than as a fare paying passenger of a recognized airline or charter service.
- VI. Only excluding professionals whilst participation in, or training for, any hazardous sport of competition or riding or driving in any form of race or competition.
- VII. Only excluding professionals whilst involvement in any underwater activity.
- VIII. Mental illness or disease.
- IX. Infection from any Human Immunodeficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related condition.
- X. Navy, military or air force service or operations are covered whilst off duty or for administrative personnel (excluding in operations
- XI. Deliberate exposure to exceptional danger (except in an attempt to save human life) of the Insured Borrower's own criminal act.
- XII. Death or Injury caused by nuclear fusion, nuclear fission or radioactive contamination as defined below :

Destructive Agents Exclusion

This Policy does not insure against loss or damage (including death or injury) and any associated cost or expense resulting directly or indirectly from the discharge, explosion or use of any device, weapon or material employing or involving nuclear fission, nuclear fusion or radioactive force, or chemical, biological, radiological or similar agents, whether in time of peace or war, and regardless of who commits the act, regardless of any other cause or event contributing concurrently or in any other sequence thereto. This exclusion shall apply to Non participants and innocent bystander too.

List of Exclusions applicable to Involuntary Loss of Employment

The benefits under this cover shall not be applicable in respect of Involuntary Loss of Employment arising out of and/ or attributable to and/ or in connection with the following:

- I. Employment on a fixed term contract for less than 2 years or part time or temporary employment.
- II. Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from employment in excess of normal holiday entitlement or termination on a temporary contract.
- III. Disability, sickness or accident or any other medical reason (mental and/or physical).
- IV. Involuntary loss of employment which starts within 90 days of the commencement date.
- V. Where the primary cardholder was aware of pending unemployment on or before the commencement date.
- VI. Where the unemployment is a normal seasonal parts of the employment or due to nonrenewal of employment contract by the authorities.
- VII. Where the primary cardholder has neither been terminated nor become redundant but his/her salary allowances are being withheld in part or full for any reason of employment contract. .
- VIII. Claims reported beyond 90 days from date of event (ie date of notice of termination) will not be entitled for claiming any ILOE benefits under this policy
- IX. Unemployment due to any of the following:
 - a. Misconduct
 - b. Refusal to accept orders from the superiors
 - c. Convicted of crime
 - d. Dishonesty or Fraudulent Act.
 - e. The period for which payment from the employer is relieved instead of working notice.
 - f. Termination of employment due to voluntary retirement.
 - g. Company Failure where a contributing cause was a natural catastrophic peril
 - h. Emiratization.
 - i. Non-performance or under-performance
 - j. Breach of contract terms
 - k. If the insured person refuses any other reasonable/ alternate employment offered by his employer

List of Exclusions applicable to Hospital Cash Benefits

1. Hospitalization due to illness or sickness.
2. Any treatment not performed by a Physician or any treatment of a purely experimental nature.
3. Any routine or prescribed medical checkup pre examination.
4. Circumcision, cosmetic or aesthetic treatments of any description change of gender surgery, plastic surgery (unless such plastic surgery is necessary for the treatment of illness or accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same).
5. Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury.
6. Removal of any material that was implanted in a former surgery before the Date of Cover Commencement.
7. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard).
8. Participation in any hazardous activity or sports as a profession and /or for income including but not limited to racing, scuba diving, aerial sports, bungee jumping and mountaineering or in any criminal or illegal activities.
9. Nuclear Radiation, Nuclear Fission, Nuclear Fusion and/or Radioactive Contamination.
10. Death or disability wholly or partly resulting from war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion. War zone and non-exhaustive list of countries (Iraq, Afghanistan...) excluded.
11. Naval or Military operations (including duties of peace time) of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebel and the like.
12. Passive and active war risk (including acts of terrorism).
13. No benefits shall be payable under this policy where the disability in the opinion of the UAE concerned medical authorities is directly due to or arises directly or indirectly from infection by any Human Immunodeficiency Virus (HIV).

List of Exclusions applicable to Male &/ Female cancer Cash Benefits

Breast Cancer

1. Any preexisting condition of Breast cancer or complication that might reasonable be related to the breast cancer or treatment thereof.

Prostate Cancer

1. Any preexisting condition of prostate cancer or complication that might reasonable be related to the cardiovascular or prostate cancer or treatment thereof.

List of Exclusions applicable for Secure Wallet Benefit

1. Losses of credit cards not reported to the issuing company within 48 hours of the discovery of the loss or theft.
2. Loss due to the use of a genuine credit card by an authorized person using his/her genuine signature with intent to defraud.
3. Losses arising as a result of the unauthorized use of credit card by a close relative.
4. Any legal liability of whatsoever nature.
5. Any loss not discovered during the Cover Period.
6. Any internet transactions following occurrence of the event giving rise to claim under the Secure Wallet Plus Cover.

No Benefit will be payable under the following:

- a. Robbed or Stolen Cash :
 - Claims resulting intentionally or unintentionally by:
 - The covered member, his/ her spouse, children, relatives or friends; or War, civil commotion, insurrection, rebellion, revolution or terrorism or acts of God, nuclear reaction or radiation; or
 - Consequences of any riot or confiscation by the authorities.
- b. Fraudulent Transactions on the Lost or Stolen Credit Card issued by Bank in the wallet
- c. Claims resulting from transactions or damages done intentionally or unintentionally by:
 - The covered member, his/ her spouse, children, relatives or friends; or
 - War, civil commotion, insurrection, rebellion, revolution or terrorism or acts of God, nuclear reaction or radiation; or
 - Consequences of any riot or confiscation

by the authorities Robbed or Stolen Cash :

- Claims resulting intentionally or unintentionally by:
- The covered member, his/ her spouse, children, relatives or friends; or War, civil commotion, insurrection, rebellion, revolution or terrorism or acts of God, nuclear reaction or radiation; or
- Consequences of any riot or confiscation by the authorities.
- d. Fraudulent Transactions on the Lost or Stolen Credit Card issued by Bank in the wallet
- e. Claims resulting from transactions or damages done intentionally or unintentionally by:
 - The covered member, his/ her spouse, children, relatives or friends; or
 - War, civil commotion, insurrection, rebellion, revolution or terrorism or acts of God, nuclear reaction or radiation; or
 - Consequences of any riot or confiscation by the authorities

CONDITIONS APPLICABLE

1. A Credit Cardholder is covered under this Policy if he/she is holding a valid Credit Card issued by the Policyholder on or after the Commencement Date of this policy, unless he/she elects not to be insured.
2. In the event of an insured event happening to a Credit Cardholder while insured hereunder, as stated in the Schedule, the Company will pay the amount due subject to the provisions and conditions of the Policy.
3. No interest shall be payable by the Company in respect of the period between the date of death or loss date and the payment of the insured amount to the Policyholder.
4. All monies payable to or by the Company under this Policy shall be paid at the principal Office of the Company and the payment by the Company to the Policyholder of any sum due under the policy shall be a complete discharge to the Company in respect of that sum. All benefits on account of the cardholder / claimant will only be made to the Policyholder.
5. The insurance cover shall terminate on the expiry date of the Policy. The failure of the Policyholder to pay the premium in respect of

the Credit Cardholder subject to the provisions of premium payments, or the date on which the Credit Card Account becomes overdue by six months or a complaint is filed with authorities about non-payment of the dues or the Credit Cardholder is declared absconding or a judgement is entered in any court with respect to the debt hereunder.

6. In the event of a claim it must be notified to the Company as soon as possible but in any event not more than 90days after the occurrence of the incident giving rise to the claim, together with any supporting evidence required by the Company.
7. The Company shall have the right to require satisfactory evidence of age before any benefit is paid in respect of any claimant under this policy. If it shall be established that at the time the Credit Cardholder first became insured hereunder his age was understated, the liability of the Company shall be limited to a return of the premium paid in respect of that Cardholder. No Benefits shall be paid in respect of a Cardholder who attains the Maximum Coverage Age specified in the schedule of this policy (at which time that Cardholder shall cease to be covered).
8. This policy shall be governed by and construed in accordance with the laws of the Emirate of Abu Dhabi and United Arab Emirates. Any claims and or dispute arising out of or relating to this policy shall be subject to the exclusive jurisdiction of the competent courts of the Emirate of Abu Dhabi.
9. All monetary amounts specified in this policy are expressed in the currency of the United Arab Emirates, referred to herein as UAE Dirham.
10. **The due observance and fulfilment of the terms of this Insurance Policy in so far as they relate to anything to be done or complied with by the Assured/Insured and the truth of the statements and answers in the questionnaire and proposal made by the Assured/Insured shall be a condition precedent to any liability of the Insurer.**
11. **It is a condition of this insurance that the Assured/Insured has disclosed to the Insurer, before the contract was concluded, every material fact and/or circumstance which was known to the Insured, and the Insured is deemed to know every circumstance which, in the ordinary course of business, ought to be known by them. If the Insured has failed to make such disclosure, the Insurer may avoid the contract. Every circumstance is material which would influence the judgment of a prudent Insurer in fixing the premium, or**

determining whether they will take the risk. It is also a condition of this insurance that the Insured shall notify the Insurer during the validity of the contract, and before the renewal(s) are concluded and during the validity of each renewal, of any changes in the material fact and /or circumstances which may increase the risk to be borne by the Insurer.

12. **If a claim upon this Insurance Policy be in any respect fraudulent or if any false declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured or any one acting on his behalf to obtain any benefit under this Insurance Policy or if the loss, destruction or damage be occasioned by the wilful act or with the connivance of the Insured all benefits under this Policy shall be forfeited.**
13. **Every material representation and/or any information made by the Insured and/or his agent to the Insurer during the negotiations for the contract and/or renewal, before the contract and /or renewal(s) are concluded, and during the currency of the contract and/or renewals(s), shall be true. If the aforesaid material representation and/or be untrue the Insurer may avoid the contract. A representation is material which would influence the judgment of a prudent Insurer in fixing the premium, or determining whether they will take the risk.**

Specific conditions applicable for Critical Illness Benefit

1. The Cardholder should survive 30 days from the date of diagnosis for the claim to be paid.
2. Diagnosis must occur within U.A.E. and by the recognized medical Authority.

Specific conditions applicable for Male & / Female Cancer Benefit

1. The Cardholder should survive 30 days from the date of diagnosis for the claim to be paid.
2. The Cardholder will be entitled for this benefit after 120 days from the cover commencement date for the insured member
3. Diagnosis must occur within U.A.E. and by the recognized medical Authority.

Special Conditions applicable for Involuntary Loss of Employment Benefit

1. The date of event, falls after a waiting period of 90 days from the Cover commencement date of the insured member being covered, however the ILOE benefits will not be payable for the first 30 days from the date of event.
2. The primary cardholder remains unemployed during the period for which the benefit under this policy is paid and shall provide the necessary proof as may be called upon by the company in order to substantiate his/her unemployment as long as he/she remains resident in UAE.
3. In case of change in employer /occupation the waiting period will start again from the date of change in employment.
4. The primary cardholder/policyholder shall inform the company as soon as the primary cardholder accepts an alternative job within twelve months period from the date of his actual unemployment. In case, it is found that the primary cardholder has been reemployed during the period he has been taking the monthly benefits the entire claim will be void and company reserves the right to recover the full amount paid to the primary cardholder/policy holder as monthly benefit since the beginning of his/her unemployment.
5. The primary cardholder is eligible for cover as per the eligibility conditions provided hereunder:
 - 1) Having been employed with the same Employer for at least 6 months.
 - 2) Having full time permanent Employment Contract with the employer.
 - 3) Residing in the UAE, however, all primary cardholders are insured whilst traveling anywhere in the world on a 24 hour basis.
 - 4) No payment will be done during the notice period
 - 5) Monthly the individual covered has to submit the passport copy showing the visa page along with bank's stamp and date establishing the member is unemployed.

- 6) Notwithstanding anything contained herein to the contrary the ILOE benefit under this policy in respect of the individual covered shall terminate upon the happening of anyone or more of the following:

- In case of Death/ Disability
- When the Insured Person resumes work (even if it is only a part-time work)
- When the Insured Person having attained the Maximum Coverage Age specified of 60 years.
- The Insured Person becoming unemployed voluntarily.
- 6 months prior to the Insured Person's normal retirement date depending upon the age of the Insured Person and the law of the UAE.
- When the maximum benefit has been reached for several ILOE claims during the period of coverage.
- When the Insured Person is not contactable for 15 days verification in case of claim.

7. Policyholder is not at any time considered as an agent, broker or employee of the Company, the 'Insurance Provider'. Any dispute for any insurance claim shall be negotiated directly with the Company.

Special conditions applicable to secure Wallet Cover

1. Loss (Losses) resulting from the use of a credit card shall be deemed discovered during the Cover Period only if the Cardholder first discovered, during the said Period, that such a credit card had been lost, stolen and misused by an unauthorized person.
2. As a condition precedent to their rights and to be indemnified under this policy, the Cardholder shall, as soon as possible and in any event within 24hours after discovery of any loss or presumption of loss hereunder which may give rise to a claim for loss, give written notice thereof to the police and the Bank.
3. The Cardholder shall also, within three months after such discovery, furnish to the Bank affirmative proof of loss together with full particulars.
4. Legal proceedings for recovery of any loss hereunder shall not be brought after the expiration of two years from the discovery of such loss. If the said two years' limitations are prohibited by any law controlling the construction of this policy, such limitation shall be deemed to be amended so as to be

- equal to the minimum period of limitation permitted by such law.
5. The policyholder shall, immediately upon receipt of advices that a credit card has been lost or stolen, enter in to their records such information and shall take immediate steps to stop further transaction. Cancellation of the subject card and publication of such cancellation shall be deemed to be compliant with this condition.
 6. Any incident of the wallet/credit card being stolen or lost should be notified to policyholder instantly from the time the insured member becomes aware of the same.
 7. Payment of any loss under this policy shall be settled to the Bank.
 8. In the event of payment under this policy, the Company shall be subrogated to all the Cardholder's rights of recovery.
 9. Robbed or stolen cash from the wallet and/ or fraudulent transactions on the stolen credit card and/ or theft of identification papers and keys by virtue of an assault by a third party shall be eligible for the Benefit payable under this Policy.
 10. Policyholder is not at any time considered as an agent, broker or employee of the Company, the 'Insurance Provider'. Any dispute for any insurance claim shall be negotiated directly with the Company.

Special conditions applicable to all benefits

- I. The insurance coverage under the policy is on 24 Hours Worldwide basis.
- II. The Cardholders are covered provided the number of cardholders and outstanding amount declared are within the estimated figures declared.
- III. Entry or exit into the policy cover is permitted anytime during the month.
- IV. The cover includes Air Crew, Pilots of Airlines while on duty as paid employees.
- V. The policy is extended to cover Credit Cardholders taking part or engaged purely and solely for pleasure purposes in Motor Cycling, Mountain or Rock Climbing necessitating the use of ropes, guides, winter sports, Polo, Hunting, Show Jumping, Caving or Pot Holing, Boxing or other martial arts.
- VI. Policy will function on the basis of monthly declaration as per the Bank billing cycle which will be provided to Company by 5th of the following month and based on which the monthly premium is to be charged.
- VII. The policy expressly prohibits re-entry or inclusion of Credit Cardholders who have opted out of the scheme. In the event that the credit card holder wishes to enroll the scheme,

- cover will only operate on this cardholder after three months from the date of enrolment.
- VIII. The rates are guaranteed for the period mentioned in the Schedule only or otherwise as agreed between the Company and the Policyholder.
 - IX. Any other date on which the Scheme Member ceases to be eligible for cover for any fraudulent or criminal reason affecting the cover hereunder. Decision of the UAE Court shall be final in such cases.
 - X. In case the Scheme Member has or decides to take up another policy with same cover, then at the date of commencement, all the relevant details must be communicated to the Company. In case of any indemnifiable losses, the Company shall contribute to the payment of the indemnity in proportion of the covered amount of each Policy. This indemnity shall not exceed the maximum limit established in these Terms and Conditions.

How to Claim

- I. Upon happening of an event giving rise to a claim under this Policy, the Policyholder shall give written notice to the Company but not later than 90 days from the Date of Event.
- II. Any and all communications related to a claim should be addressed to the following address, marked to the attention of the Company's Claims Department:
Abu Dhabi National Insurance Company

P. O. Box: 839, Abu Dhabi, United Arab Emirates.

Telephone : 02 4080100/Fax No: 02 2 6268600

You may contact Abu Dhabi National Insurance Company (ADNIC) at the toll free no. 8008040/,or send an email to ConsumerLinesClaims@adnic.ae
- III. Insured Borrower or Insured Borrower's representative will contact the Company and submit all the applicable claim documents as advised by the Company's claim department.

General Claims Procedure

The claims handling procedure for this Policy are as below:

1. Written notice of accident/ death/ injury/illness which could result in a claim being made under the Policy must be given to the Company immediately.

2. Such notification, apart from stating name of the Insured Member in respect of whom the claim is reported, should provide basic details including date of death/ accident/sickness and the type of benefit claimed.
1. Upon receipt of Claim Notification, the Company shall:
 - I. Register the claim and allocate a claim number, to be quoted in all subsequent communications relating to that claim.
 - II. Advise the claim number to the Insured Member and request documentation considered necessary and reasonable for processing of the claim.
2. Upon receipt of the above, the corresponding claim form complete in all respects shall be submitted to the Company together with all supporting documents requested.
3. Upon receipt of the documented claim from the Insured, the Company shall advise any further documentation required to substantiate the claim or process the claim for settlement.
4. For all valid claims payable in accordance with the terms and conditions of this Policy, the full and final discharge receipt would be issued by the Company.

ILOE CLAIMS PROCEDURE: Claims Procedure

Upon happening of an event giving rise to a claim under this policy, the Insured Credit Cardholder's Representatives/Insured shall follow the following procedure:

If the Involuntary Loss of Employment claim is accepted the Scheme Member shall report in person to the Company's Head Office each month as a pre-condition of future to confirm whilst the Monthly Benefit in respect of the Involuntary Loss of Employment.

- a) Give immediate written notice to the Company but not later than 90 days from the Date of Event.
- b) The Insured or the Borrower or the Borrower's representative shall complete the standard claim form issued by the Company and produced at no cost to the Company with such evidence to substantiate the claim to the satisfaction of the Company as the Company may reasonably require;
- c) The Borrower or the Borrower's representative or the Insured shall submit the following documents within 90 days from the Date of Event.
 - i. Letter of termination confirming that employee's (individual covered) contract was terminated indicating clearly the reason of termination.
 - ii. Letter from the bank stating the outstanding amount on individual covered's finance account at the time of termination.

- iii. Copy of employment contract and passport copy showing visa page.
- iv. Copies of statement / history showing transactions, amount of instalments, instalment in arrears and the outstanding amount.
- v. Copy of the credit card application
- vi. Salary slips for the 3 months preceding date of notice of termination.
- vii. The Company may also request for a copy of the labor contract from the Employer if it is required to verify the period of employment contract.
- viii. Monthly submission of passport copy showing visa page along with bank's stamp and date.
- ix. Any other documents as may be required as per the prevailing Company policies.
- x. Proof of fulltime employment on the employer's letterhead paper, including copy of the employment agreement between employer and employee, clearly stating that the employee was employed on a fulltime basis

All papers as indicated above may be required to be produced in original (other than those surrendered to the authorities or Employer) for verification before the final settlement of claim.

The Company reserves the right to request for additional and/ or detailed documents, beyond as stated above, which may additionally be necessary (i) to establish circumstances surrounding the Involuntary Loss of Employment of the Insured Person should the said circumstances warrant it; (ii) to investigate any suspected fraud or misuse of Policy including when

- a) the Indebtedness as on the Date of Event is not within the average preceding 6 months
 - Indebtedness history of the Insured Person from the Date of Event,
 - b) there is a sudden increased Indebtedness within last 2 month preceding the Date of Event,
 - c) there are any additional circumstances in sole discretion of the Company which may lead the Company to suspect fraud or misuse of the Policy,
- If the claim is accepted the Scheme Member shall report in person to the Company's Head Office each month as a pre-condition of future to confirm whilst the Monthly Benefit in respect of the Involuntary Loss of Employment.

If any claim under this Policy is in any way fraudulent or unfounded, the Benefit under this Policy shall be forfeited in respect of the particular Scheme Member.

Internal Investigation Stage:

1. On receipt of all the documents, if the documents are in order, the Company will forward the file for internal investigation or else the Scheme Member will be requested for additional documents as may be required. At all times the Scheme Member is required to cooperate with the Company where ever necessary to substantiate and justify their claim. If the claim is not admissible then the Scheme Member will be notified accordingly.

2. Based on the internal investigation report, the ceding company will process the claim in accordance with the terms and conditions of the policy, and communicate the decision to the Scheme Member.

First Settlement (if valid):

1. If the claim is valid a Monthly Benefit will be paid into the Scheme Member's account with the Policyholder.

2. Settlement for all claims submitted on or before 15th of the previous month, and once validated, will be made on 1st of the following month and settlement for all claims submitted on or after 16th of the previous month, once validated, will be made on 16th of the following month.

Subsequent Settlements:

1. The Company will conduct the internal investigation every month and the subsequent Monthly

Benefit will be settled based on the internal investigation report. In case the Scheme Member is not

eligible for the next Monthly Benefit, the Company will advise the Scheme Member accordingly.

2. The Scheme Member has to visit the Head Office of the Company every month with his original passport and declare his employment status. Subsequently, the Monthly Benefit will be paid to the Scheme Member.

Documentation Checklist

A. Death Claims:

- i. Claim Form duly completed and signed by authorized signatory
- ii. Accident Report (in case of Accident)
- iii. Death Certificate (in original). In case of death taking place outside U.A.E., such original Death certificate issued abroad should be attested by U.A.E Embassy
- iv. Post Mortem Report (wherever required)
- v. Police Report – if death due to accident/Road Traffic Accident
- vi. Medical Report from a hospital with a detailed diagnosis, history of illness (if natural death) and cause of death, if the same is not clearly mentioned in death certificate.
- vii. Copy of Passport including visa page (for expatriates)
- viii. Credit Card Application Form
- ix. Credit Card Statement for the last three months
- x. Any other document found necessary
- xi. Copy of emirates id.

B. Terminal Illness

- i. Prior to receiving the Terminal Illness Benefit, the borrower must provide satisfactory proof to the Insurance Company that his life expectancy is six (6) months or less from the date of

application for the Terminal Illness Benefit.

- ii. This proof must include certification from the treating physician, who cannot be an immediate family member of the Employee or residing with the Employee. The Insurance Company reserves the right to obtain a second or more medical opinion at its own expense from a specialist agreed on with the Assured.

C. Disability Claims

- i. Claim Form duly completed and signed by authorized signatory
- ii. Accident Report (in case of Accident)
- iii. Medical Report (in original) confirming exact degree of permanent disability issued by the Medical Board
- iv. Police Report – if disability is as a result of accident/Road Traffic Accident
- v. Medical Report from a Hospital with a detailed diagnosis, history of illness (if disability due to sickness) and cause of disability
- vi. Copy of Passport including visa page. (for expatriates)
- vii. Copy of emirates id.
- viii. Credit Card Application Form
- ix. Credit Card Statement for the last 3 months
- x. Any other document found necessary

D. Critical Illness Benefit /Male & Female Cancer

- i. Claim Form duly completed and signed by authorized signatory
- ii. Medical Report confirming the disease and detailed Medical Reports.
- iii. Credit Card Application Form
- iv. Credit Card Statement for the last 3 months
- v. Copy of Passport of the employee including visa page
- vi. Copy of emirates id.
- vii. Any other document found necessary

E. Involuntary Loss of Employment

- i. Notice of Termination from the Employer (Original should be submitted for verification); Claim Form duly completed and signed by authorized signatory
 - ii. Copy of Passport with valid Visa Page
 - iii. Copy of emirates id.
 - iv. Copy of the Labour Contract from the Employer;
 - v. Credit Card Application Form
 - vi. Complete Loan Statement (from the date of loan)
 - vii. If the Insured is eligible for the benefit, insured need to submit the original passport for verification at ADNIC office along with a self-

- declaration of employment status one month after the Notice Period to start with monthly payout.
- viii. Any other documents as may be required by the Company to validate the claim including further information that it may require to determine the cause of involuntary unemployment.
 - ix. If the claim is accepted the Insured Person shall report in person to the Company's offices each month as a pre-condition of future to confirm whilst the Monthly Benefit in respect of the ILOE Benefit.
 - x. Claims amounts with respect to ILOE are paid directly to the customer in the event of an admissible claim.

F. Hospital Cash Benefit

- i. Claim Form duly completed and signed by authorized signatory
- ii. Medical Report.
- iii. Credit Card Application Form
- iv. Credit Card Statement for the last 3 months
- viii. Copy of Passport of the employee including visa page
- ix. Copy of emirates id.
- x. Any other document found necessary
Claim notification to ADNIC has to be

- within 15 days from the date of discharge
- xi. Original copy of the following documents:
 - a. Discharge card with details of treatment received, diagnosis
 - b. Surgical summary (in case the claimant has undergone a surgery)
 - c. Certificate from Physician
 - d. Any other document that may be called for in the course of claim evaluation
 - I. Upon receipt of the above, the corresponding Claim Form complete in all respects shall be submitted to ADNIC together with all supporting documents requested.
 - II. For all valid claims payable in accordance with the terms and conditions of the Policy, the Discharge Receipt would be issued within fourteen (14) working days of receipt by ADNIC of all necessary supporting documents.

Settlement of the claim would be effected to within twenty one (21) working days of receipt by ADNIC of the duly signed and stamped Discharge Receipt

The Bank reserves the right, at any time, to change the terms, conditions, rates and/or reject, discontinue or cancel the Cover applicable without assigning any reason thereof