



Credit Shield Plus Insurance Policy

Summary of Terms and Conditions

This summary is provided to inform you that as a holder of cards issued to eligible accounts by The Commercial Bank (P.S.Q.C.) you are entitled to benefits under the Master Policy. This summary does not state all the terms, conditions, and exclusions of the Master Policy. Your benefits will be subject to all of the terms, conditions, and exclusions of the Master Policy, even if they are not mentioned in this summary.

The Master Policy (the "Policy") has been issued to The Commercial Bank (P.S.Q.C.) (the "Insured"), underwritten by QLM Life & Medical Insurance Company W.L.L. (the "Company") to provide benefits as described in this summary.

No.	Reference	
1.	Age Limits	Minimum age at issue – 18 years Maximum cover age – 60 years
2.	Credit Shield Plus Insurance Policy	<ul style="list-style-type: none"> The policy is a feature for all cardholders of the insured, subject to the below. A nominal fee will be applied on the total outstanding monthly amount. Corporate and Lodge cards shall not be eligible for enrolment in the Policy. To enroll in the policy, you must provide the insured with any documents and other evidence the insured or the company, may require. You may be required to undergo a standard medical examination by a recognized medical practitioner.
3.	Credit Shield Coverage	<ul style="list-style-type: none"> If your card is provided for automatic enrolment to Credit Shield Plus, your coverage shall apply from the date of approval of your card application. In the case of principal and supplementary cardholders, the policy shall only cover the principal cardholder.
4.	Applicable Laws	The Policy shall be governed by the laws of the State of Qatar.
5.	Geographical Limits	<ul style="list-style-type: none"> Death: Worldwide Permanent total disablement: Worldwide Permanent partial disablement: Major losses worldwide Involuntary loss of employment: State of Qatar
6.	Sanctions	The Company shall not be deemed to provide cover and shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit is subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France, Germany or USA.





7.	Definitions	<p>Accident: Means where the bodily injury is caused solely and directly by external violent means, is unexpected and unforeseeable and is not attributable to the cardholder's intentional self-injury or suicide.</p> <p>Benefit: Means the indemnity payable under the scope of the Policy in respect of death or permanent total disablement or temporary total disablement or involuntary loss of employment of the cardholder.</p> <p>Card: Means any Credit Card issued by the insured including principal and supplementary cards for which the benefits under the policy shall apply.</p> <p>Cardholder: Means a primary account holder of the credit card facility with the insured who has not unsubscribed to the benefits under the policy and has not been disqualified by the provisions of the policy to be eligible to receive the benefits under the policy.</p> <p>Commencement Date: Means the date the cardholder is enrolled for the policy by the Insured or the date of inception of the policy whichever is later.</p> <p>Covered Purchase: Means an item purchased by a Cardholder and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the entire purchase amount for the item must have been made through the Eligible Account by a single transaction.</p> <p>Credit: Means the credit or other form of financial accommodation provided by the Insured to the cardholder under the credit card facility.</p> <p>Credit Card Facility: Means the insured's Visa, Mastercard, or Diners Club Credit Card facility including additional/supplementary cards, which have been nominated as the facilities to which the benefits under the policy are to apply.</p> <p>Date of Event: Means any one of the following:</p> <ol style="list-style-type: none"> 1. In respect of death, the date of death resulting from an accident or illness happening after the commencement date and during the policy period. 2. In respect of permanent or temporary total disablement, the date of recognition of permanent or temporary total disablement by a competent authority resulting from an accident or illness happening/manifesting after the commencement date and during the policy period. 3. In respect of involuntary loss of employment, the date of notice of termination served to the cardholder after the commencement date and during the policy period. <p>Death: Means death by injury or illness.</p> <p>Due Diligence: Means the performance of all vigilant activity, attentiveness and care that would be taken by a reasonable and prudent person in the same or similar circumstances in order to guard and protect a covered purchase from loss, theft or damage.</p> <p>Eligible Account: Means the credit card account issued by the Insured for which benefits under the policy shall apply.</p> <p>Illness: Means a disease or sickness first occurring after the Commencement Date.</p> <p>Indebtedness: Means the total amount outstanding in the credit card facility as on the date of event but excluding any credit card facility availed after the date of event subject to a maximum of the cardholder's credit limit.</p> <p>Indemnity Period: Means:</p> <ol style="list-style-type: none"> 1. In respect of temporary total disablement, the indemnity period specified in the schedule to the policy commencing from the date of event, or 2. In respect of involuntary loss of employment, the indemnity period specified in the Schedule to the policy commencing from the date of actual unemployment. <p>Injury: Means bodily injury resulting from an accident occurring after the commencement date.</p> <p>Involuntary Loss of Employment: Means unemployment of the cardholder arising out of the unilateral decision of the employer to terminate the employment contract without citing any reason or for any reason or employer does not confirm the cardholder after the probation period other than those mentioned under exclusions in the policy.</p>
----	-------------	--





7.	Definitions	<p>Minimum Payment Due: Means the 'Minimum Payment Due' mentioned in the credit card billing statement issued for the period covering the date of event.</p> <p>Mysterious Disappearance: Means the vanishing of a purchased item in an unexplained manner where there is an absence of evidence of a wrongful act by a person or persons.</p> <p>Permanent Partial Disablement: Means in the case of loss by physical separation of any limb or member of the body or total and irrecoverable loss of sight, the company shall pay the assured the specified percentage of the sum assured.</p> <p>Permanent Total Disablement: Means either of the below as a result of the injury or illness arising out of a cause not specifically excluded under the policy:</p> <ol style="list-style-type: none"> 1. Permanent loss of sight in both eyes 2. Physical severance/amputation of two limbs 3. Complete and permanent paralysis 4. Totally disabled and the cardholder is rendered unable to earn income in any occupation, trade or profession for which the cardholder could reasonably be expected to be suited through education, training or experience provided that the disability shall be for a period of 6 consecutive months and the employer is satisfied that the cardholder will be so rendered indefinitely. However, this time limit shall not apply to cases of physical severance/ amputation of limbs. <p>Pre-existing condition: Means illness, disease or sickness occur or manifesting prior to the commencement date, for which advice or treatment was sought or obtained from a medical practitioner, chiropractor, naturopath, or any other practitioner of a similar kind within 6 months immediately prior to the commencement date.</p> <p>Re-Employment: Means accepting and starting work for a new employer or the same employer under a new employment contract within 10 months from the date of actual unemployment.</p> <p>Stolen: Means a loss, which involves the disappearance of a covered purchase from a place following violent entry and/or exit.</p>
8.	Benefits Covered	<ul style="list-style-type: none"> • Death: Maximum limit of QAR 100,000/- per person. • Permanent Total Disablement: Maximum limit of QAR 100,000/- per person. • Permanent Partial Disablement: Major losses: Maximum limit of QAR 50,000/- per person. • Involuntary Loss of Employment: Maximum limit of QAR 4,000/- per month. • Purchase Protection Indemnity: <ol style="list-style-type: none"> a. Per item — up to USD 2,000 b. Any one occurrence — up to USD 4,000 c. Any one year per cardholder — up to USD 8,000 • Extended Warranty: <p>Per item — up to USD 2,000 and a maximum of five claims per annum per cardholder but not more than USD 10,000 in total.</p> • Price Protection: <p>Per item — up to USD 500 and a maximum of four claims per annum per cardholder but not more than USD 2,000 in total.</p>
9.	Special benefits for customers between the age of 60 to 65	<ul style="list-style-type: none"> • Death: Maximum limit of QAR 100,000/- per person up to age 65 • Permanent Total Disablement: Maximum limit of QR. 100,000/- per person up to age 65 • Permanent Partial Disablement (Major losses): Maximum limit of QAR 50,000/- per person up to age 65





10.	Scope of Cover	<p>1. Death Benefit - In the event of death of a cardholder arising out of a cause not specifically excluded under the policy after the commencement date and during the policy period, the company shall, subject to the limit(s) specified under the schedule of the policy, indemnify the Insured with an amount of the cardholder's Indebtedness as on the date of event.</p> <p>2. Permanent total disablement benefit - In the event of the permanent total disablement of a cardholder due to injury or illness arising out of a cause not specifically excluded under the policy after the commencement date and during the policy period, the company shall, subject to the limit(s) specified under the schedule of the policy, indemnify the insured with an amount of the cardholder's indebtedness as on the date of event.</p> <p>3. Permanent partial disablement benefit - Major Losses - It is hereby declared that in the case of loss by physical separation of any limb or member of the body or total and irrecoverable loss of sight as set out in the scale below, the Company shall pay the insured the percentage of the sum assured in the scale below provided that:</p> <ol style="list-style-type: none"> 1. The policy is in force and the claimant was a cardholder on the date of event resulting in the claim occurring. 2. The event occurred prior to the attainment of the claimant of age 60. 3. The loss resulted solely, directly and independently of all other causes, from bodily injury affected through external, violent, visible and accidental means or from a surgical operation necessarily consequent thereon within 90 days of such accident. 4. In no circumstances will the total amount payable under this benefit in respect of anyone-life assured, whether as a result of one Accident or a number of accidents, exceed 100% of the sum assured. 5. The assured survived the accident and is alive 30 days after such accident or such earlier date as payment of the claim is affected by the Company. If a claim is also subsequently lodged under the accidental death or permanent total disability or life sections of the policy in respect of death or disability arising from the same accident as gave rise to the claim under this section of the policy, such subsequent claim will be reduced by any amount already paid under this section. 6. If the cardholder qualifies for payment under this benefit and the permanent partial disability (sickness) and/or the temporary total disability endorsements (if applicable) then the total payment shall not exceed the greatest sum assured under any one of the benefits. <p>Notwithstanding the above, this benefit shall be subject to the special conditions in the Schedule of Exclusions applying to Ancillary Benefit Endorsements.</p> <p>*** Schedule of permanent partial disablement (by accident)</p> <ul style="list-style-type: none"> 50% loss of one arm or one hand 50% total paralysis of the upper limb (incurable lesion of the nerves) 45% amputation of four fingers including thumb 50% amputation of thigh (upper half) 50% amputation of thigh (lower half) and leg 45% total loss of foot (tibiotalarsus disarticulation) 50% Loss of osseous substance from the thigh or both bones of the leg (incurable condition) 40% Shortening of the lower limb by at least 5 cm. <p>The total compensation payable in respect of severe disablement due to the same accident is arrived at by adding together the various sums but shall not exceed the total sum assured under the Schedule of compensation. If the assured person is left-handed, the percentages set out above for the various disabilities for the right upper limb and left upper limb will be transposed.</p> <p>4. Involuntary loss of employment benefit - In the event of involuntary unemployment of the cardholder after the commencement date and during the policy period:</p> <p>The Company shall pay:</p> <ul style="list-style-type: none"> • For cancelled QID of the cardholder: 100% of the Indebtedness in lump sum. • For non-cancelled QID of the cardholder: 10% of the indebtedness for that month, for each month of the cardholder's unemployment subject to the maximum monthly benefit specified in the schedule to the policy and the total period of such indemnity shall not exceed the indemnity period specified in the schedule to the policy.
-----	----------------	---





10.	Scope of Cover	<p>Provided that:</p> <ol style="list-style-type: none"> 1. The date of event falls after a waiting period of 90 days from the commencement date. 2. The cardholder remains unemployed during the period for which the benefit under the policy is paid and shall provide all necessary proofs as may be called upon by the Company in order to substantiate his unemployment. 3. The cardholder shall inform the Company as soon as the cardholder accepts an alternative job within 12 months from the date of his actual unemployment. In case it is found that the cardholder has been reemployed, the insured is to inform the Company for records to take due note of the same to stop benefit payments from the following month. 4. The cardholder is eligible as per the eligibility conditions provided hereunder. 5. The total amount paid by way of monthly indemnity shall in no case exceed the sum of Indebtedness and accrued interest for the indemnity period. <p>The Company may at any time elect to pay the entire indebtedness amount and in the event that the Company elects to pay the entire indebtedness amount any time after effecting the first monthly indemnity payment, the Company shall be liable for the accrued interest only up to the date of effecting the full and final settlement. If the Company elects to effect full settlement before effecting the first monthly indemnity payment, then the liability shall be limited to the amount of indebtedness only.</p> <p>5. Purchase Protection - In the event of a covered purchase being stolen or damaged by accidental, external, violent and visible means within 90 days of the date of the covered purchase, the Company shall, subject to the terms and conditions of the policy, pay:</p> <ol style="list-style-type: none"> 1. The amount of the covered purchase indicated on the eligible account; or 2. The actual cost to repair or replace the covered purchase with an item of like similar kind and quality, whichever is less of Point 1 & 2 subject to the limits of indemnity specified in the schedule to the policy. <p>6. Extended Warranty - 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 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 is applicable only after all other warranties expire but only within 24 months from the date the covered purchase was bought. No registration of the covered purchase is necessary. Covered purchases given as gifts are covered.</p> <p>If a covered purchase ceases to operate satisfactorily and requires repair during the period covered by the 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 the Policy pay more than the actual purchase amount charged to the eligible account for the item covered by the warranty.</p> <p>7. Price Protection - If in the event that, during the period of 60 days from the date of the purchase with the credit card, the item purchased is advertised at a lower price in the press or at another store, the Company will reimburse the cardholder for the difference between the original purchase price paid and the lower advertised price.</p>
-----	----------------	--





11.	Claims Procedure	<p>Upon the occurrence of an event giving rise to a claim under the policy, the cardholder/cardholder's legal representatives shall follow the following procedure:</p> <ol style="list-style-type: none"> 1. The insured, the cardholder, or the cardholder's legal personal 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 reasonable require; and 2. The cardholder or the cardholder's legal personal representative or the insured shall submit the following documents: <p>For death, claim requirements are as follows:</p> <ul style="list-style-type: none"> • Original death certificate (if the death certificate is issued outside Qatar where death took place, the certificate must be officially attested by the foreign country's ministry of foreign affairs, the Qatar Embassy based in the foreign country, and Qatari Ministry of Foreign Affairs. Death certificates in any language other than English and Arabic must accompany a copy of the legal translation in English). • Postmortem Report (wherever legally required). • Copy of passport with visa page or QID copy. • Police report/accident report in case of accidental/unnatural death. • Medical report/hospital discharge summary with cause of death certified by the hospital. <p>For permanent total/partial disability, claim requirements are as follows:</p> <ul style="list-style-type: none"> • Disability certificate from an authorized medical practitioner to assess disability/disability certificate issued by Supreme Council of Health. • Qatar police report (if disability is due to an accident). • Medical report from an authorized medical practitioner with detailed diagnosis, cause of disability and details of treatment given (if any). • Copy of passport with visa page or QID copy. • Preceding 3 months' credit card statement up to date of disability. <p>For Involuntary Loss of Employment, claim requirements are as follows:</p> <ul style="list-style-type: none"> • Notice of termination/termination letter from the employer. • Copy of passport with visa page or QID copy. • 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. In the event no labor contract exists, salary certificate and 3 months' bank statement mentioning the joining date and type of contract. • 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. <p>For Purchase Protection, claim requirements are as follows:</p> <ul style="list-style-type: none"> • A legible copy of the Credit Card charge slip • Credit Card Account statement showing the Covered Purchase and/or store receipt and police report or other proof of loss <p>For Extended Warranty, claim requirements are as follows:</p> <ul style="list-style-type: none"> • Original manufacturer's warranty card with terms and conditions of the warranty provided. • A legible copy of the credit card charge slip. • Credit card account statement showing the covered purchase and/or store receipt and police report or other proof of loss. <p>For Price Protection, claims requirements are as follows.</p> <ul style="list-style-type: none"> • Documentary or written evidence supplied by the store of the lower price (excluding press advertising errors) • A legible copy of the credit card charge slip. • Credit card account statement showing the covered purchase and/or store receipt.
-----	-------------------------	--





12.	Conditions	<p>Death, Permanent Disablement & Involuntary Loss of Employment</p> <p>1. Notification of claims - Upon the happening of an event giving rise to a claim under the Policy, the cardholder/cardholder's legal representatives shall give immediate written notice to the Company but not later than 60 days from the date of event.</p> <p>2. The cardholder must meet the eligibility criteria stipulated by the Insured to become a cardholder.</p> <p>3. The gross salary of the cardholder should not be less than QAR 1,500 per month.</p> <p>4. The cardholder should have been employed with the same employer for at least 3 months.</p> <p>5. The cardholder should have a full-time permanent employment contract with his employer (one or two year contract inclusive).</p> <p>6. The cardholder shall be within the age. Conditions 2, 3 and 4 above apply to Involuntary loss of employment only.</p> <p>7. The cardholder/Insured shall furnish the Company with any information the Company may require (including details of the state of health) in respect of the cardholder for the benefits under the policy. Prior to acceptance, the Company may, at its sole discretion, require the Cardholder to undergo a medical examination by a legally qualified medical practitioner in the manner the Company deems required or fit.</p> <p>8. The benefits under the policy shall be extended only to primary Cardholders and not to an additional or supplementary cardholder.</p> <p>9. No benefits shall be paid in respect of a cardholder who attains the maximum coverage age specified in the schedule to the policy (at which time that cardholder shall cease to be covered).</p> <p>10. Claim procedure for reemployment cases within 12 months:</p> <ol style="list-style-type: none"> 1. Any recovery of settled instalments shall not be asked for. 2. Remaining installments (if any) to be discontinued in case of reemployment within 12 months. 3. If cardholder changes employment and is terminated during the probation period, coverage under the policy will stay intact subject to continuation of the same credit card number. <p>11. Notwithstanding anything contained herein to the contrary the benefits under the policy in respect of the cardholder shall terminate upon the happening of any one or more of the following:</p> <ol style="list-style-type: none"> 1. Cancellation of the cardholder's credit card facility. However, the cancellation of cover shall be effective only from the 90th day of cancellation of the respective credit card facility. 2. The Cardholder having attained the maximum coverage age specified in the Schedule to the policy. In the event premiums are received by Cardholders over the maximum coverage age, the Company will, in good faith, return to the Insured the excess premium paid on behalf of cardholders above the maximum coverage age. 3. The cardholder's death or permanent total disablement. 4. Cardholder becoming unemployed voluntarily. However, the termination of cover in such event shall be only in respect of Involuntary loss of employment. 5. 6 months prior to the cardholder's normal retirement date depending upon the age of the cardholder and the law of the land wherein he is employed. However, the termination of cover in such event shall be only in respect of Involuntary loss of employment. <p>12. The expression "the policy" or "policy" wherever used in this summary shall read as including the schedule and any attached sections, specifications, endorsements or exclusions to the policy.</p> <p>13. The observance by the insured of the terms of the policy and the truth of the statements and the answers by the insured in the proposal and other material information provided by the Insured shall be a condition precedent to any liability of the Company. If the circumstances in which the insurance contract was entered into are materially altered without the written consent of the Company, the policy shall become null and void.</p> <p>14. If any claim under the policy is in any way fraudulent or unfounded, all benefits under the policy shall be forfeited in respect of the particular cardholder.</p> <p>15. The maximum cumulative amount of Benefits payable under the policy for any one person shall not exceed the amount stated in the schedule to the policy irrespective of the number of policies in force or the number of credit card facilities in respect of which the cardholder has obtained a similar benefit as provided under the policy.</p>
-----	------------	---





12.	Conditions	<p>16. All approved claims for death disability, and Involuntary Loss of Employment will be applied directly to the cardholder's outstanding credit card balance, up to the approved benefits covered. Other benefits, such as purchase protection, price protection, and extended warranty, may be credited to the cardmember's eligible accounts, subject to the terms and conditions of each benefit.</p> <p>Purchase Protection, Extended Warranty & Price Protection</p> <p>1. Notification of Claims - Immediate notice of loss or damage shall be reported to the Insured no later than 30 days from the date of loss or damage. Failure to give notice within 30 days from the date of the incident will result in a denial of the claim.</p> <p>2. Non-contribution Clause - Coverage is limited only to those amounts not covered by any other insurance or indemnity, up to the original purchase amount. In no event will this coverage apply as contributing insurance. This "Non-contribution" clause will take precedence over the "Non-contribution" clauses found in other insurance or indemnity language.</p> <p>3. Claim forms - The Company, upon receipt of a notice of claims, will furnish to the cardmember the necessary forms for filling the claim.</p> <p>4. Proof of Loss - Written proof of loss including any required information necessary to support a claim must be furnished to the Bank at its said location within 75 days after the date of the incident. The Company will only pay claims that are completely substantiated in the manner requested within 6 months from the date of loss.</p> <p>5. Pair and set Clause - With respect to a covered purchase, which consists 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 the 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.</p> <p>6. Time of payments of claims - Benefits payable under the Policy for any loss will be paid immediately upon receipt of the written proof of such loss and all required information necessary to support the claim. The Company may, in any claim for damage recoverable under the policy, require the eligible person to send the damaged item to an address designated by the Company at the eligible person's expense.</p> <p>7. Payment of claims - All benefits payable will be paid to the eligible person or, in the case of Death, to the eligible person's state.</p> <p>8. Legal actions - No action at law or in equity shall be brought to recover under the policy prior to the expiration of 60 days after written proof of loss has been furnished in accordance with the requirements of the policy.</p> <p>9. Excess - The excess amount specified shall be deducted from each item, each and every occurrence.</p> <ul style="list-style-type: none"> • Purchase Protection USD 75 each and every loss. • Extended Warranty USD 150 each and every loss. • Price Protection USD 30 each and every loss. <p>10. Termination of Cover - A cardholder's coverage shall terminate from the date the cardholder is no longer eligible to participate as per the Insured's rules or the date of termination of the policy, whichever shall happen first.</p> <p>11. Misrepresentation and Fraud - Coverage as to a cardmember shall be void if, whether before or after the loss, the cardmember has concealed or misrepresented any material fact or circumstances concerning this insurance or the subject thereof, or the interest of the cardmember therein or if the cardmember commits fraud or false swearing in connection with any of the foregoing.</p> <p>12. Right to Recover from Others - If the Company makes payments, it is entitled to recover such amounts from other parties or persons. Any party or person to or for whom the Company makes payments must transfer to the Company his or her rights of recovery against any other party or person. The party or person transferring such right must do everything necessary to secure these rights and must do nothing that would jeopardize them.</p> <p>13. Claim payment - All benefits payable under the policy shall be credited to the cardmember's eligible accounts.</p>
-----	-------------------	--





13.	Exclusions Section	<p>1. No Benefits under the Policy shall be payable in respect of a cardholder where the event giving rise to a claim under the policy occurs as a result of:</p> <ol style="list-style-type: none"> 1. Death by suicide within 12 months of the commencement date. 2. Illness occurring within 30 days of the commencement date. 3. Any deliberate self-inflicted injury and/or self-medication (without a proper prescription from a legally recognized medical practitioner). 4. The effects or complications arising from pregnancy. 5. Any accident occurring on or in or about any aircraft other than an aircraft in which the cardholder was travelling as a bonafide passenger and which is operated by a licensed commercial or chartered airline. 6. Nuclear radiation, nuclear fission, nuclear fusion and/or radioactive contamination. 7. Riot, civil commotion, strikes, war (whether war be declared or not), rebellion, insurrection, resurrection, popular rising, usurped power, and terrorism. 8. The influence of alcohol or drugs other than proper use of drugs prescribed by a legally qualified medical practitioner but this exclusion shall not apply to death arising from the foregoing. 9. Due to chronic illness/condition but this exclusion shall not apply to death resulting from such chronic illness/condition. 10. illness due to a pre-existing condition but this exclusion shall not apply in respect of death occurring after a continuous period of 6 months from the commencement date in respect of the cardholder. However, this exclusion is applicable only if the Company is able to substantiate pre-existing condition within 1 month from the date of submission of all required claims documentation to the Company. 11. Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex (ARC) as defined by the World Health Organization from time to time. 12. The presence of the Human Immunodeficiency Virus (HIV) as revealed by the positive HIV antibody or HIV test. <p>2. The benefits under the policy shall not be payable to the cardholder where the cardholder has received or has applied to receive a similar benefit covering the same interest under any other product or insurance in respect of the period for which the indemnity under the policy shall apply.</p> <p>3. The Company is not liable in respect of involuntary loss of employment arising out of and/or attributable to and/or in connection with the following:</p> <ol style="list-style-type: none"> 1. Part time or temporary employment. 2. Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from employment in excess of normal holiday entitlement. 3. Disability, sickness, or accident or any other medical reasons (mental and/or physical). 4. Involuntary loss of employment which starts within 90 days of the commencement date. 5. Where the cardholder was aware of pending unemployment on or before the commencement date. 6. Where the unemployment is a normal seasonal part of the employment or due to non-renewal of employment contract by the authorities or the employer ceases to exist 7. Where the cardholder has neither been terminated nor become redundant but his/her salary or allowances is being withheld in part or in full for any reason under the employment contract. 8. Unemployment due to any of the following: <ol style="list-style-type: none"> a. Misconduct b. Refusal to accept orders from the superiors c. Non-performance d. Convicted in a crime e. Dishonesty or fraudulent act 9. The period for which payment from the employer is received instead of working notice. 10. Payment after the cardholder reaches the maximum coverage age specified. 11. Termination of employment due to voluntary retirement 12. Company failure where a contributing cause was a natural catastrophic peril 13. Qatarisation (when clearly indicated in termination letter) 14. ILOE installment benefits shall start after the completion of notice period in case of termination
-----	--------------------	--





13.	Exclusions Section	<p>4. Applicable to Purchase Protection</p> <ul style="list-style-type: none"> • Covered Purchase does not include: <ul style="list-style-type: none"> a. Boats. b. Motorized vehicles (including but not limited to airplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle); c. Any item which, when purchased, has been used, altered or is second-hand. d. Land or buildings (including but not limited to homes and dwellings). e. Traveler cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent, stamps, collectable items, custom dental appliances and dwelling. f. Items intended for business or commercial use. g. Plants or animals. h. Consumables and perishables. i. Items which the cardmember damages through alteration (including cutting, sewing or shaping). j. Services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advice of any kind). • Theft of, or damage to, jewellery, cameras or video recording equipment contained in baggage is not covered unless carried by the Cardmember by hand or under the personal supervision of the Cardmember or the Cardmember's travelling companion previously known to the Cardmember. • Coverage is not provided for theft or damage caused by <ul style="list-style-type: none"> a. Fraud, failure to follow the manufacturer's instructions, abuse, wear and tear, gradual deterioration, seepage or ingress of water, moisture, humidity, change in atmospheric conditions including change in temperature. b. Moths, vermin, inherent product defects. c. War or hostilities of any kind including but not limited to invasion, rebellion or insurrection, terrorism, civil war, usurped power, popular rising; any weapon of war employing atomic fission or radioactive force, whether in time of peace or war nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, and whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to or aggravated by the perils insured against in the policy. d. Confiscation by any government, public authority or customs official. e. Losses arising from illegal activity or acts. f. Act of God (including but not limited to flood, hurricane and earthquake). g. Mysterious disappearance. h. Property while in the care, custody or control of any third party other than as permitted under bullet 2 above. i. Property whilst in the process of cleaning, repairing or restoring; or j. Loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to the failure or the fear of failure or the inability of any computer equipment or any computer program to recognise, interpret correctly or process any date as its true calendar date or to continue to function correctly beyond that date whether the property of the cardholder or not. <p>Exclusion applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.</p> <ul style="list-style-type: none"> • Coverage is not provided for loss or damage when the cardmember fails to exercise due diligence to avoid or diminish loss or damage to covered purchases. • Coverage is not provided in respect of scratching, denting, discoloration of painted or polished surface. • Items stolen from public places are not covered unless they are locked wherever and whenever circumstances permit. Stolen items are not covered unless they are reported as stolen, within 36 hours, to the police or an appropriate authority where the incident took place. • Items stolen from unattended vehicles are not covered. • Theft of items unless accompanied by violent entry or exit. • No cover is in force prior to the delivery and personal acceptance, by the covered person or other designated person, of a consumer product in perfect condition. • Consequential losses of any kind.
-----	--------------------	---





13.	Exclusions Section	<p>5. Applicable to Extended Warranty</p> <ul style="list-style-type: none"> • Covered Purchases do not include: <ol style="list-style-type: none"> a. Boats. b. 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). c. Land or buildings (including but not limited to homes and dwellings); or consumables and perishables or services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advice of any kind). <p>The Company will not pay for:</p> <ol style="list-style-type: none"> 1. The breakdown of the insured product due to: <ol style="list-style-type: none"> a. Fire, lightning, explosion or flood. b. Theft or attempted theft. c. The variation and/or failure of electrical, gas or water supplies. d. Willful act, neglect or disregard of the manufacturer's instructions. e. Rusting, corrosion, denting, scratching or general wear and tear. f. The action of sunlight wind or weather. 2. The cost of: <ol style="list-style-type: none"> a. Routine cleaning, service inspection or maintenance. b. Unblocking drainage channels filters or soap dispensers. c. Repairing cosmetic damage not affecting the safe use of the insured product or replacement of or adjustment to plastic or metal trim badges or insignia. d. Consumables such as batteries, light bulbs, florescent tubes, styli, cartridges or discs. e. Materials or labour charges for which the manufacturer, supplier, installer or repairer may be held responsible for under any guarantee or warranty. f. Work covered by a manufacturer's recall of the insured product. g. Adjustment of aerial sockets. h. Faulty software. i. Call out charges where no fault is found. 3. Consequential loss following the breakdown of the insured product. 4. Any loss not covered under original manufacturer's warranty. <p>6. Applicable to Price Protection</p> <ol style="list-style-type: none"> 1. Specific sales and promotions. 2. Any staff related discounts. 3. Purchases made outside a 30-mile radius. 4. Purchases not bought for the cardholder's own personal use. 5. Cover will not be given for purchases of: <ol style="list-style-type: none"> a. Tickets and services including flights. b. Holidays and hotel accommodation. c. Car hire, car purchase, repairs, and parts. d. Jewellery. 6. Internet purchases.
-----	--------------------	---

