

**Group Credit Shield Insurance – Emirates NBD Credit Cards**  
**Terms and Conditions**

Provided By

**Abu Dhabi National Insurance Company (ADNIC)**

In association with

**Emirates NBD PJSC**

We welcome you as a Emirates NBD Credit Cardholder to enjoy the benefits offered under the Group Credit Shield Insurance Policy (hereinafter referred to as “the Policy”) issued by Abu Dhabi National Insurance Company (hereinafter referred to as “the Company”) in favour of Emirates NBD PJSC (hereinafter referred to as “the Policyholder”). As a valued Emirates NBD Credit Cardholder, you have chosen an insurance cover that equals your Credit Card Outstanding Amount subject to a maximum amount of AED100,000 on your Primary Credit card and aggregate maximum amount of AED300,000 across all your Emirates NBD Credit Cards. The policy protects you in the event of death due to any cause, Permanent Total Disability due to Sickness & Accident, diagnosis of Critical Illnesses. We request you to read through the cover details in order to understand the scope of the cover offered.

**IMPORTANT NOTICE**

- The cover includes protection for outstanding Credit Card amount in respect of Death due to any cause and/or Permanent Total Disability due to Sickness & Accident and/or diagnosis of Critical Illness of the Credit Cardholder subject to terms and conditions detailed herein
- In the event of Death due to any cause or Permanent Total Disability due to Sickness & Accident, diagnosis of Critical Illness; the Company would pay the compensation to the Policyholder. All the claims under the cover will be coordinated with / by the Policyholder and will be settled through the Policyholder
- Minimum age at entry should be at least 18 year old, while the Maximum age at entry should be less than 69 for Death and Permanent Total Disability Cover and 59 for Critical Illness Cover.
- The maximum coverage age is 70 for Death and Permanent Total Disability Cover and 60 for Critical Illness Cover.
- The geographical limit of this policy is ‘worldwide /24 hours basis’ in respect of all benefits. However state of Permanent Total Disability can only be recognized in the United Arab Emirates by a physician specially authorized by the Company.
- This policy shall be governed by and construed in accordance with the laws of the Emirate of Dubai 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 Dubai.
- **No legal action for a claim can be brought against the Company until sixty (60) Days after proof of loss are received. No legal action for a claim can be brought against the Company more than three (3) years after the occurrence of the assured event.**

- **The observance by the Insured Members of the terms of this policy and the truth of the statements and the answers by the new investment account holders in the Underwriting Questionnaires and other material information provided by the Insured Members shall be condition precedent to any liability of the Company. If the circumstances in which the insurance contract was entered into by materially altering any information or without the written consent of the Company, the policy shall become null and void. This clause is only applicable to loans exceeding the Free Cover Limit.**
- **Any false declaration, non-disclosure or misrepresentation made by the insured member in the medical questionnaire shall render his cover null & void.**
- The Company reserves the right, at any time, to amend the terms and conditions and/or to reject, discontinue or cancel the Cover/benefits applicable, either wholly or partially, without assigning any reason thereof
- A Credit Cardholder's coverage shall terminate from the date the Credit Cardholder is no longer eligible to participate as per the Policyholder's rules
- The Policyholder is not at any time considered as an agent of the Company.

## **DEFINITIONS**

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

**Accident** means a sudden, unintended, fortuitous, violent, visible and external event and does not include any naturally occurring condition or degenerative process, which occurs during the period of insurance at an identifiable time and place including exposure resulting from a mishap to a conveyance in which the Insured Cardholder is travelling.

**Agreement** means a credit card agreement made on or after the policy date, between the Policyholder, as Creditor, and an Insured Credit cardholder.

**Benefit** means the indemnity payable under the scope of this cover in respect of Death or Permanent Total Disablement or Critical Illness of the Insured Primary Cardholder.

**Bodily Injury** means bodily injury which:

- (a) is sustained by an Insured Member 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 Credit Cardholder within 120 days from the date of the accident by which such injury is caused.

**Cardholder** means a primary account holder of the credit card issued to the Insured who has not been disqualified by the provisions of this policy to be eligible to receive the benefits under this policy;

**Credit Balance** 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 ENBD Credit Card Facility (Non Go4 it credit card customers) 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 commencement of this policy whichever is later.

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

**Critical Illness** means any of the following:

#### **Cancer**

Every cancer is characterized by uncontrolled growth, spread of malignant cells and invasion of tissue. The term "Cancer" includes leukaemia and Hodgkin's disease. Excluded are:

- All tumors the histology of which is in pre-cancer stage and is non-invasive or cancer localized in situ.
- Tumors of the prostate, unless they are histological classified as a result of Gleason score exceeding (6) or amounting at least to the TNM classification (T2N0M0).
- All forms of lymphomas in the presence of any Human Immunodeficiency Virus.
- Kaposi's Sarcoma in the presence of Human Immunodeficiency Virus.
- Any skin cancer except invasive malignant melanoma.

#### **Stroke**

Any Cerebrovascular incident (or accident) producing neurological sequelae lasting more than 24 hours and which are of a permanent nature. This includes infarction of brain tissue, haemorrhage from an intracranial and/or a subarachnoid vessel and embolism from an extracranial source. Excluded specifically are Transient Ischemic Attacks (TIA).

#### **Coronary artery (bypass) surgery**

The undergoing of open heart surgery on the advice of a consultant cardiologist to correct narrowing or blockage of two or more coronary arteries by the use of bypass grafts, excluding balloon angioplasty, laser techniques or any other procedures.

#### **Insured Cardholder/Insured Member**

means a Primary Credit Cardholder 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.

#### **Kidney failure**

End stage renal failure due to chronic failure of both kidneys to function. This must be evidenced by the insured undergoing regular renal dialysis or undergoing renal transplant.

#### **Major Organ Transplant**

The undergoing of transplant of the heart, liver, lung, pancreas or bone marrow. It must be ensured that the donated organ is of a human source. It is understood that the cost of organ is not covered.

## **Multiple sclerosis**

Unequivocal diagnosis of multiple sclerosis by a consultant neurologist holding such an appointment at an approved hospital. The Insured Member must exhibit neurological abnormalities that have existed for a continuous period of at least six months or must have had at least two clinically documented episodes. This must be evidenced by the typical symptoms of demyelisation and impairment of motor and sensory functions.

**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 Period of Insurance.
- II. In respect of Permanent Total Disablement the date of recognition of Permanent Total Disablement by a Competent Authority results from an accident or sickness happening or manifesting after the Commencement Date and during the Period of Insurance.
- III. In respect of Critical Illness the date of diagnosis of any one of the Critical Illnesses by a Competent Authority, resulting from an accident or illness happening/ manifesting after the Commencement Date and during the Period of Insurance.

**Defaulted Cardholders** are Cardholders having three unpaid instalments.

**Enrollment Form** shall mean, unless otherwise arranged by mutual agreement between the Policyholder and Company, the Credit Card application form with the necessary legal Insurance requirements & information included, as to make it valid as a single form for both credit card & insurance application.

**Free Cover Limit (FCL)** means the maximum amount of insurance cover per Insured Cardholder and as per the defined maximum age of the Insured Cardholder that does not require any evidence of insurability from participating Credit card customer.

**Indebtedness** means the total amount outstanding in the Credit Card Facility 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

**Outstanding Credit balance** means the total amount outstanding in the Credit Card Facility (that is, the amount outstanding in the primary card account alone, 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.

**Permanent Total Disability (PTD)** means in the opinion of the Company's medical officer the total and permanent inability of the insured, due to accident or sickness, occurred prior the 70<sup>th</sup> anniversary, and medically observed to perform any activity or occupation. If at the time of the loss, the Insured Cardholder is unemployed, PTD means the Permanent and Total inability to perform, without assistance of a third person, the 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 satisfactorily 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.

Assessment of PTD and subsequent potential payment of benefit is made after 6 months continuous disability following the event giving rise to the claim. However this time limit shall not apply to cases of physical severance or amputation of limbs. The Company reserves its right to seek a second opinion at own cost to satisfy their decision prior to invoking the appropriate clause.

In the event of disablement by accident the 6 months deferred period is waived, if the Company is satisfied based on detailed medical report from a UAE registered and recognized treating physician of a hospital or clinic which clearly and adequately proves beyond doubt that Insured Credit Cardholder will never recover/ recuperate from his/her injuries/sickness and status of insured falls under the scope and definition of the permanent and total disablement benefit.

**Pre Existing Condition** means illness, disease or sickness occurring 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 twelve months immediately prior to the commencement date.

**Policy** shall mean this agreement, any supplementary contracts or endorsements herein, amendments signed by the Company and the Policyholder, along with any insurance application, health declaration, medical questionnaire, medical evidences of the insured cardholders and summaries of cover, which together constitute entire contract between the Company and Policyholder.

**Policy Year** means any period of twelve months commencing on any Policy Anniversary Date

**Policyholder** means the financial institution granting the credit card facility to the Insured Cardholders.

**Period of Insurance** means the period commencing from the Commencement date of insurance for which the Premium is fully paid, taking in to account the Grace Period applicable under the provisions of this Policy

**Sickness** means sickness or disease of the insured Cardholder which commences and manifests itself after he/she meets the eligibility requirements, the date of endorsement or reinstatement of this benefits whichever is later.

**Scheduled Airline** means any civilian aircraft operated by a civilian scheduled air carrier holding a certificate, license or similar authorization for a civilian scheduled air carrier transport issued by the country of the aircraft's registry, and which in accordance therewith flies, maintains and publishes tariffs for regular passenger service between named cities at regular and specified times, or regular or chartered flights operated by such carrier.

**Self-employed** means working for one's self. Self-employed people can also be referred to as a person who works for himself instead of an employer, but drawing income from a trade or business that they operate personally.

**Terrorism** means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property or commission of an act that interferes with or disrupts an electronic communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, civilian population or any segment of the economy.

**Travel** means any transport conveyance which is deemed to include private motor vehicle as well as public aircraft, ships, trains and busses licensed by the appropriate governmental authority to carry passengers on a permitted route with scheduled ports, terminals or stations of embarkation and disembarkation.

**UAE** means United Arab Emirates

**Waiting Period** means the 90 day period following the cover commencement date. No claim for Critical Illness is permitted by the Insured Person where the Notification occurs during this period

**War** means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends

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

*In this policy unless the context otherwise requires words and phrases cognate to those defined herein 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**

### **Death due to any cause**

In the event of Death of any Insured Cardholder, the Company shall pay to the Policyholder an amount equal to the Outstanding Credit Balance as of the last calendar day of the previous month of the Insured event of claim, as declared by the Policyholder to the Company.

### **Permanent Total Disablement (due to Accident or Sickness)**

In the event of Permanent Total Disablement (due to Accident or Sickness) of any Insured Cardholder, the Company shall pay to the Policyholder an amount equal to the Outstanding Credit Balance as of the last calendar day of the previous month of the Insured event of claim, as declared by the Policyholder to the Company.

### **Critical Illness Benefit**

In the event of any Insured Cardholder being diagnosed with one or more of the Critical Illnesses covered hereunder and arising out of a cause not specifically excluded under this policy, the Company shall pay to the Policyholder an amount equal to the Outstanding Credit Balance as of the last calendar day of the previous month of the Insured event of claim, as declared by the Policyholder to the Company

#### **Provided that:**

- a. The Company will not pay the Benefit Amount unless the Cardholder has survived for one month after a diagnosis of any of the Critical Illnesses defined.
- b. Waiting Period: No amount shall be payable under this Policy in respect of a critical illness condition diagnosed within a period of three months after the Commencement Date.

#### **Critical Illnesses Covered under this Section:**

- I. Stroke
- II. Kidney Failure (End Stage Renal Disease)
- III. Coronary Artery Bypass Surgery
- IV. Cancer
- V. Major Organ Transplant
- VI. Multiple Sclerosis

## **ELIGIBILITY CONDITIONS FOR ALL BENEFITS:**

### **CARDHOLDER COVERAGE EFFECTIVE DATE:**

The individual insurance cover shall become effective on the latest of these two dates:

- ✓ The date the individual cardholder(s) application has been accepted by the Company
- ✓ The date the credit card agreement between the Cardholder and the Policyholder comes into effect and is legally binding on the Insured Cardholder.

Eligible Insured Credit Cardholders are individuals who are granted Credit Card Facility by the Policyholder and meet the following criteria at time of completing their Insurance Enrolment form/medical questionnaire/medical evidences:

- I. The Cardholder must meet the eligibility criteria stipulated by the Policyholder to become a Cardholder.
- II. The Gross Salary of the Cardholder should not be less than AED 2,000 per month
- III. The Cardholder should have been employed with the same employer for at least 6 months, other than those self-employed individuals
- IV. The Cardholder should have a full time permanent employment contract with his employer
- V. The Cardholder should not be absent from work because of an accident, sickness or disability at time of enrolment
- VI. The Cardholder shall be within the age criteria as mentioned below

	<b>Death &amp; Permanent Total Disability Benefit</b>	<b>Critical Illness Benefit</b>
Minimum age at Entry	18 years	18 years
Maximum age at Entry	69 years	59 years
Maximum age at Claim	70 years	60 years

- VII. Residing in the UAE,

**Maximum Sum Insured:** AED 300,000 per Credit Cardholder shall apply in respect of credit cards covered, with respect to each benefit

**Free Cover Limit (FCL):** AED300,000

All eligible Insured Credit Cardholders having an aggregate Outstanding Credit Balance less than or equal to FCL will be covered without any medical certificates/evidence.

#### **TERMINATION OF COVER**

Cover in respect of any Insured cardholder, shall automatically terminate at the earliest of the following events:

- I. Premium is not paid when due,
- II. Eligible reaches the max age limit of age 70 for death and Permanent Total Disability benefit and age 60 for Critical Illness benefit
- III. Termination of credit card facility
- IV. Payment of Death/PTD/Critical Illness benefits
- V. Cancellation of the benefits under this policy by the Insured or the Cardholder at any time in accordance with the policy terms & conditions.
- VI. Cancellation of the Cardholder's Credit Card Facility. However, the cancellation of cover shall be commencement only from the 90<sup>th</sup> day of cancellation of the respective Credit Card Facility

- VII. The Cardholder becomes a defaulter for a period of 90 days. However, this policy will be automatically reinstated once the Cardholder has paid his dues;
- VIII. The expiry date of the policy
- IX. Upon voluntary/involuntary unemployment of the cardholder

## **LIST OF EXCLUSIONS**

**This Insurance does not cover death/ disability/critical illness as consequences of:**

- I. Self-inflicted bodily injury regardless of its date and of its cause, or
- II. A Sickness directly or indirectly attributed to HIV and/or any related illness including AIDS, or
- III. Chronic alcoholism or, abuse of alcohol or, abuse or addiction to drugs; or
- IV. Civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil common, rebellion, revolution, insurrection, acts of terrorist to such a degree and extent of the involvement or engagement of the insured in these conditions without any cause; or
- V. Exposure of the body voluntarily, or not, to nuclear power or radioactivity in war or warlike operations or in peace; or Military service in the armed forces or security forces of any country or any authority; however if a Cardholder who is a policeman or armed forces personnel dies or becomes permanently disabled while performing day-to-day course of duty, the life benefit under this policy shall be payable, No benefit will be payable for members of the police or armed forces if the claim is due to any of the following events: civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil commotion, rebellion, revolution, insurrection, acts of terrorism, any kind of training, exercise or assignment involving the use of ammunition or explosives of any kind.
- VI. The commission of or attempted commission of an assault or any unlawful act, or being engaged in any illegal activity or felony, or
- VII. Flight of the insured in any kind of aircraft except as a fare-paying passenger in an aircraft operated on a regular schedule by an incorporated common carrier for passenger service over its established air route, or he is transported as a patient or injured or attendant or hostess with an ambulance or rescue – aircraft or helicopter.
- VIII. Especially for the case of Death, suicide while sane or insane shall be excluded during the first year of the insurance coverage
- IX. Nuclear Radiation, Nuclear Fission, Nuclear Fusion and/or Radioactive Contamination. However, medical professionals in the field of radiology are covered
- X. Insured cardholder engaging or taking part in any hazardous sports or activities involving a motor engine (including rallies), boxing, scuba / sky diving, parachuting or hang-gliding
- XI. Especially for the case of Permanent Total Disability, the following facts and events will not be covered:
  - a. Any Psychiatric, mental or nervous disorder, or
  - b. Normal pregnancy, childbirth, abortion or miscarriage, or any complications thereof; or
- XII. Disability attributed by the insured to subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and /or imaging; Critical Illness due to chronic illnesses / conditions, however this exclusion shall not apply in respect of Death or Permanent Total Disability
- XIII. Critical Illness due to any pre-existing condition is excluded, however this exclusion shall not apply in respect of Death or Permanent Total Disability
- XIV. Critical Illnesses occurring within 90 days of the date of enrollment of the Insured Cardholder into the policy

## **HOW TO CLAIM**

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 [service-emiratesnbd@ADNIC.ae](mailto:service-emiratesnbd@ADNIC.ae)

Insured Credit Cardholder or Credit Cardholder's representative will contact the Company and submit all the applicable claim documents as advised by ADNIC's claim department.

### **GENERAL CLAIMS PROCEDURE**

The claims handling procedure for the insurance effected with the Company, as below:

- I. 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.
- II. Such notification, apart from stating name of the employee in respect of whom the claim is reported, should provide basic details including date of death/ accident/sickness and the type of benefit claimed.
- III. Upon receipt of claim notification, the Company shall:
  - a. Register the claim and allocate a claim number, to be quoted in all subsequent communications relating to that claim.
  - b. Advise the claim number to the insured and request documentation considered necessary and reasonable for processing of the claim.
- IV. 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.
- V. 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.
- VI. 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 the Company of all necessary supporting documents.

**Settlement of the claim would be effected to within twenty one (21) working days of receipt by the Company of the duly signed and stamped discharge receipt**

### **DOCUMENTATION CHECKLIST**

#### **I. 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

#### **II. Permanent Total/Partial Disability Claims (due to Sickness & Accident)**

- 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. Credit Card Application Form
- viii. Credit Card Statement for the last 3 months
- ix. Any other document found necessary

### **III. Critical Illness Benefit**

- 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. Any other document found necessary

Abu Dhabi National Insurance Company (herein after called the Company) certifies that they have issued a Master policy To Emirates NBD PJSC under which the Emirates NBD Credit Cardholder who is a resident of the UAE and meeting the eligibility criteria for this cover will be insured under the said master policy.

Note: The above is only an outline of the terms under this master policy. Full terms and exclusions of the master policy will apply to all Emirates NBD Credit Cardholders.