

Group Life Insurance – Emirates NBD Go4it 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 Life 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 are automatically warranted an insurance cover that equals AED75,000 if you are a Gold Credit cardholder and AED100,000 if you are a Platinum Credit cardholder. The policy protects you in the event of death due to any cause. 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 in respect of death due to any cause of the Credit Cardholder subject to terms and conditions detailed herein
- In the event of death due to any cause; the Company would pay the compensation to the designated beneficiary of the Insured Credit Cardholder or to legal heirs of the Insured Credit Cardholder in case a beneficiary is not designated by the Insured Credit Cardholder. 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 Cover
- The maximum coverage age is 70 for Death Cover.
- The geographical limit of this policy is ‘worldwide /24 hours basis’ in respect of all benefits.
- 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 Person is travelling.

Agreement means a period Go4 it Credit Card agreement made on or after the policy date, between the Policyholder and an Insured Member.

Benefit means the Sum Insured payable under the scope of this cover in respect of Death of the Insured Member.

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 Cardholder within 120 days from the date of the accident by which such injury is caused.

Commencement Date means the date the Insured Member is enrolled for this policy by the Policyholder or the date of commencement of this policy whichever is later.

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:

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.

Enrollment Form shall mean, unless otherwise arranged by mutual agreement between the Policyholder and Company, the Go4 it Credit Card application form with the necessary legal Insurance requirements & information included, as to make it valid as a single form for both account & 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 Credit Cardholder that does not require any evidence of insurability from participating Go4 it Credit Cardholders

Insured Cardholder/Member means the Go4 it Credit Cardholders of the Policyholder who have been granted the Credit Card facility by virtue of an agreement and who meet the conditions of eligibility mentioned hereunder.

Existing Members are the insured members who have been granted Go4 it Credit Card Facility before the Policy Commencement Date.. This is inclusive of all Existing Credit Cardholders availing additional Value Account Facility post Policy Commencement Date.

New Members are the insured members who have been granted Go4 it Credit Card Facility after the Policy Commencement Date.

Go4 it Credit Card facility means an account by the Insured member with the Policyholder through a written agreement between the Policyholder and the Insured Member, which entails credit facility in accordance with the agreement with the Policyholder

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 Go4 it Credit Card Facility to the Insured Members.

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.

Sickness means sickness or disease of the insured member 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.

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

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 designated beneficiary or legal heirs of Insured Gold Credit Cardholder an amount equal to AED75,000 and of Platinum Credit Cardholder, an amount equal to AED100,000.

Disappearance Clause

In consideration of the premium paid hereon it is hereby agreed that, subject to all the terms, limitations, conditions and exclusions of this insurance except as specifically provided herein, if a member Insured Cardholder under this scheme disappears during the currency of this insurance and Insured Cardholder body is not found within one year after Insured Cardholder disappearance and sufficient evidences are produced satisfactory to the company that leads to them inevitably to the conclusion that he sustained accidental bodily injury and that such injury caused Insured Cardholder death, the company shall forthwith pay the death benefit under this insurance provided that the person or persons to whom such sum is paid shall sign an undertaking to refund such sum to the company if the Insured Cardholder is subsequently found to be living.

ELIGIBILITY CONDITIONS FOR ALL BENEFITS:

Eligible insured are all Existing/New Credit Cardholders who become a Credit Cardholder after the commencement of the Policy agreed between the Policyholder and Company.

Type of Account: **Credit Card:** All Existing/New Credit Cards issued by the Policyholder to natural persons.

Additional/Secondary Credit Cardholders are covered and reimbursed at 100% in case of the death of one Credit Cardholder or both Credit Cardholders, subject to payment of an equal additional premium for the additional credit cardholder. Such additional Credit Cardholders are restricted to only one person per account

In case of joint life policies, all joint lives shall undergo underwriting according to the full sum insured at the time of entry into the scheme. That is, for underwriting purposes, all individual members of a joint life policy are treated as having taken out the full sum insured individually.

COVERAGE EFFECTIVE DATE:

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

- ✓ The date the individual Credit Cardholder(s) application has been accepted by the Company

- ✓ The date the Credit card agreement between the Credit Cardholder and the Policyholder comes into effect and is legally binding on the Insured Credit Cardholder.

Eligible Credit Cardholders are individuals who have Go4 it Credit Card Account with the Policyholder and meet the following criteria at time of completing their Account/ Insurance Enrolment form/ medical questionnaire/medical evidences:

- I. All existing and new Go4 it Credit Cardholders for whom the Policyholder holds such scheme on a compulsory basis
- II. Insured Credit Cardholder should be within the age of 18-69 years, Maximum age at expiry: 70 years
- III. Named in the Account Opening form
- IV. acting as a private customer, not as a representative of a legal body, company or organization, nor for any professional or commercial purpose, permanently
- V. Insured Credit Cardholder should be a resident of UAE.
- VI. Any other eligibility conditions as stipulated by the Policyholder

Maximum Sum Insured: A maximum aggregate amount of AED 75,000/- for Gold Credit Cardholders and AED 100,000/- for Platinum Credit Cardholders on any one Insured Cardholder shall apply in irrespective of number of Credit Cards held by the Insured Cardholder.

Free Cover Limit (FCL): AED100,000

TERMINATION OF COVER

The insurance of an Insured Cardholder Value Credit Cardholder shall automatically terminate at the earliest time below:

- I. The Credit Cardholder completes his 70th birthday
- II. Premium is not paid when due,
- III. Upon maturity/closure of the Go4 it Credit Card Facility of the Insured Cardholder Member
- IV. Upon cancellation by the Policyholder of the Go4 it Credit Card agreement of the Insured Cardholder, whatever the reason;
- V. Upon notification of a Death claim of the Insured Cardholder Member or one of the Insured Cardholder Members in case of Additional/Secondary Credit Cardholders
- VI. Cancellation of this Policy by the Policyholder or company at any time in accordance with the policy terms & conditions.

LIST OF EXCLUSIONS

This Insurance does not cover death as consequences of:

- I. Self-inflicted bodily injury regardless of its date and of its cause, or Suicide within 12 months of enrolment to this scheme
- 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 Account Holder 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 Credit 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 Credit Cardholder 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 Credit 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

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

Insured Credit Cardholder or insured 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

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. Go4 it Credit Application Form/s
- ix. 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.