

Simply Life- Family card Terms & conditions

Provided by

Abu Dhabi National Insurance Company

In association with

Abu Dhabi Commercial Bank

We welcome you as an ADCB Simply Life-Family Credit Cardholder to enjoy the benefits of this Master Life Insurance Scheme provided by Abu Dhabi National Insurance Company. We request you to go through the Cover details in order to understand thoroughly the extent and terms of the Cover offered.

Scheme Highlights

- 24 hour worldwide cover for Death (Any Cause), Permanent Total Disablement (Accident or Sickness) and Critical Illness benefits.
- No medical certificate is required up to Free cover Limit.
- Although only Primary cardholder is covered for this benefits, credit spend by supplementary cardholders is also covered.

Important Notice

1. Cover automatically starts from the Commencement Date.
2. The scheme is administered to all eligible cardholders on a compulsory adherence basis.
3. The cover is applicable only for Primary Cardholders and excludes Corporate Cards.
4. At the entry of scheme the Cardholder should be of age between 18 to 69 years in respect of Death (due to any cause),

Disablement cover (due to Accident or Sickness), and aged at entry between 18 to 59 years for Critical Illness.

5. The Territorial Limit is 'worldwide' in respect of Death, Disability and Critical Illness.

6. The Cover is subject to the Jurisdiction of the competent courts of Abu Dhabi

7. 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.

8. Death or Disablement could be due to any cause except those expressly excluded.

9. These terms are summary of Master Policy agreed between Bank and the Company, wherein bank being the Policyholder elects to contribute the premium towards this scheme to the Company. In case of any dispute the master policy agreed between the Bank & Company shall prevail.

Definitions

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 Member/ Cardholder is travelling.

Agreement means a credit card agreement made on or after the Policy date, between the Bank, as Creditor, and an Insured Credit cardholder under Simply Life Family Credit Card scheme.

Appropriate Authority means those governmental or regulatory bodies set up by the state or Central Government from time to time that are solely responsible for registering, permitting and monitoring

hospitals and other similar places where medical treatment is provided.

Bank means Abu Dhabi Commercial Bank, PO box 939, Abu Dhabi, United Arab Emirates.

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

Company means Abu Dhabi National Insurance Company, PO box 839, Abu Dhabi, United Arab Emirates.

Credit Card means- Simply Life Family Premium Credit Card.

Cardholder means a primary account holder of Simply Life Family 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.

Commencement Date means the date the Cardholder is enrolled for this Policy by the Bank 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 Bank to the Insured Member/Cardholder under the credit facility.

Credit Card Facility means the Bank's Simply Life Family credit card facility including the supplementary cards, which have been nominated as the facilities.

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 if 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 or more unpaid instalments.

Enrollment Form shall mean, unless otherwise arranged by mutual agreement between the Bank 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 loan & insurance application.

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

Free cover limit (FCL) for Death & Disability benefits- under this scheme is set at AED100,000 per Insured Person.

Free cover limit (FCL) for Critical Illness benefits- under this scheme is set at AED 50,000 per Insured Person.

Insured Person/Member means an eligible primary credit card holder of Simply Life Family Premium Credit Card, who has been enrolled by the Bank under this scheme and has not been disqualified by the provisions of this policy to be eligible to receive the benefits under this policy.

Outstanding Credit Balance means the total amount outstanding in the Credit Card (that is, the amount outstanding in the primary card account alone or in both the Primary & 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).

Permanent Total Disability (PTD)

Permanent Total Disability - Accident

In the event of an insured member being totally and permanently disabled as a result of an Accident to the extent of being unable ever again to follow Any Occupation/Activities of Daily Living as defined below, the Company shall, pay the sum insured equivalent to the basic life sum insured under the Policy. The disability must have resulted solely, directly and independently of all other causes, from bodily injury effected through external, violent and visible means and the onset of disability shall be within 90 days of such

accident. The disability must have continued uninterrupted for at least 6 months and the relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

Any Occupation: A complete and irrecoverable loss of the ability due to accident, before attaining age of 70 years, to the extent that the insured person is unable to perform duties of Any occupation ever again. Any Occupation means any type of work at all, irrespective of location and availability.

Activities of Daily Living: For Members who are not employed PTD shall be unable to follow at-least 4 out of 6 Activities of Daily Living. Activities of Daily Living are defined as below:

Washing: the ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means

Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances

Feeding: the ability to feed oneself once food has been prepared and made available

Toileting: the ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene

Mobility: the ability to move indoors from room to room on level surfaces

Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa

- Cover for the member automatically terminates upon payment of PTD Claim.
- Disabilities for which the relevant specialists cannot give a clear prognosis are not covered.

Permanent Total Disability - Sickness

In the event of an insured member being totally and permanently disabled as a result of sickness to the extent of being unable ever again to follow Any Occupation/Activities of Daily Living as defined below, the Company shall, pay the sum insured equivalent to the basic life sum insured under the Policy.

Sickness means an illness or a disease or a pathological condition leading to the impairment of normal physiological function which manifests itself during the Policy Period and requires medical treatment

The disability must have continued uninterrupted for at least 6 months and the relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.

Any occupation: A complete and irrecoverable loss of the ability due to sickness, before attaining age of 70 years, to the extent that the insured person is unable to perform duties of Any occupation ever again. Any Occupation means any type of work at all, irrespective of location and availability.

Activities of Daily Living : For Members who are not employed PTD shall be unable to follow at-least 4 out of 6 Activities of Daily Living. Activities of Daily Living are defined as below:

Washing: the ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means

Dressing: the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances

Feeding: the ability to feed oneself once food has been prepared and made available

Toileting: the ability to use the lavatory or otherwise manage bowel and bladder function so as to maintain a satisfactory level of personal hygiene

Mobility: the ability to move indoors from room to room on level surfaces

Transferring: the ability to move from a bed to an upright chair or wheelchair and vice versa

- Cover for the member automatically terminates upon payment of PTD Claim.
- The disability must have continued uninterrupted for at least 6 months and the relevant specialists must reasonably expect that the disability will last throughout life with no prospect of improvement, irrespective of when the cover ends or the insured person expects to retire.
- Disabilities for which the relevant specialists cannot give a clear prognosis are not covered.

Period of Insurance means the period commencing from the Commencement date of insurance for which the Premium is fully paid to the Company.

Sickness means sickness or disease of the Insured Member/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.

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

Definition of Covered Critical Illness

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

Cancer

Cancer is a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissue. The term cancer includes leukemia, lymphoma, sarcoma, and Hodgkin's disease. The cancer must require treatment by surgery, radiotherapy, or chemotherapy. The diagnosis must be confirmed with a valid pathology report and a report from an approved specialist. The following cancers are excluded:

- All tumours which are histologically described as benign, pre-malignant,

borderline malignant, low malignant 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 T1aN0M0 by the AJCC Seventh Edition TNM Classification;
- Early thyroid cancers that are less than 2 cm in diameter and histologically 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.

Stroke

Stroke is defined as a cerebrovascular incident resulting in irreversible death of brain tissue due to intra-cranial hemorrhage or due to embolism or thrombosis in an intra-cranial vessel. This event must result in permanent neurological functional impairment with objective neurological abnormal signs on physical examination by a neurologist at least 3 months after the event. The diagnosis must also be supported by findings on brain imaging and must be consistent with the diagnosis of a new stroke.

The following are excluded:

- Transient Ischaemic Attacks (TIA);
- Brain damage due to an accident or injury;
- Disorders of the blood vessels affecting the eye including infarction of the optic nerve or retina;
- Ischaemic disorders of the vestibular system;
- Asymptomatic silent stroke found on imaging.

Heart Attack

Death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area as a consequence of coronary artery disease. The diagnosis must be supported by all three (3) of the following criteria and be diagnostic of a new definite acute myocardial infarction:

- 1) Symptoms clinically accepted as consistent with the diagnosis of an acute myocardial infarction; and
- 2) New characteristic electrocardiographic changes; and
- 3) The characteristic rise above accepted normal values of biochemical cardiac specific markers such as CK-MB or cardiac troponins.

Heart attack occurring during a coronary intervention must have a cardiac troponin level that is at least three (3) times increased above the laboratory reported upper normal value. Angina and all other forms of acute coronary syndromes are not covered.

Coronary Artery Bypass Surgery

The actual undergoing of open-heart surgery with a thoracotomy and sternotomy to correct narrowing or blockage of one or more coronary arteries with insertion of bypass graft(s). Pre-operative angiographic evidence of more than 50% coronary artery obstruction must be provided and the procedure must be considered medically necessary by a consultant cardiologist. Balloon angioplasty (PTCA), heart catheterization, laser relief, rotablate, stenting and all other intra-arterial catheter based techniques are excluded. Key-hole coronary artery bypass surgery is also excluded.

Major Organ Transplant

The actual undergoing, as a recipient of, a transplant of a heart, lung, liver, pancreas, or kidney. Bone marrow transplant is also

covered if the insured has undergone the transplant and a specialist confirms that the bone marrow transplant was medically necessary. This transplantation must have been deemed medically necessary to treat the irreversible end-stage failure of the relevant organ or bone marrow. Stem cell transplants and islet cell transplants are excluded.

Kidney Failure (End-stage Renal Failure)

The total and irreversible failure of both kidneys. Continuous renal dialysis must be instituted and the dialysis must be deemed medically necessary by a certified nephrologist. Acute reversible kidney failure that only needs temporary renal dialysis is not covered.

Multiple Sclerosis

A definite diagnosis by a Consultant Neurologist of multiple Sclerosis which satisfies all of the following criteria:

- i) There must be current impairment of motor or sensory function, which must have persisted for a continuous period of at least six months.
- ii) The diagnosis must be confirmed diagnostic technique current at the time of the claim.

Scope of Cover

- 1. Death (Any Cause), or**
- 2. Permanent Total Disablement (Accident or Sickness), or**
- 3. Critical Illness, or**

The Bank will be offering cover under this scheme under compulsory basis to all eligible Family Premium Credit card members.

1. Death (Any Cause)

In respect of Death of the Insured Member arising out of cause not specifically excluded herein, irrespective of number of Credit cards held by Insured Member, the Company shall indemnify the bank a benefit amount of AED 100,000 towards the insurance provided

under this scheme. Bank in turn commits to transfer the proceeds of such benefit under this policy to the legal heirs/appointed beneficiary of the insured member; after netting off credit-card outstanding dues to the Bank.

2. Permanent Total Disablement (Accident or Sickness)

In respect of Permanent Total Disablement of the Insured Member arising out of cause not specifically excluded herein, irrespective of number of Credit cards held by Insured Member, the Company shall indemnify bank a benefit of AED 100,000 towards the insurance provided under this scheme. Bank in turn commits to transfer the proceeds of such benefit under this policy to Insured Member; after netting off credit card outstanding dues to the Bank.

3. Critical Illness

In the event of the Insured Member being diagnosed with one or more of the Critical Illnesses covered hereunder and arising out of a cause not specifically excluded herein, during the Period of Insurance, irrespective of number of Credit cards held by Insured Member, the Company shall pay to Bank the a benefit amount of AED 50,000 towards the insurance provided under this scheme. Bank in turn commits to transfer the proceeds of such benefit under this policy to Insured Member; after netting off credit card outstanding dues to the Bank.

Provided that:

1. The date of event falls after a waiting period of 90 days from date of enrollment of the primary Cardholder.
2. The illness has not been contracted prior to the commencement date of this scheme.
3. The primary Cardholder should survive 30 days from the date of diagnosis for the claim to be paid.
4. Diagnosis must occur within UAE and by a recognized medical authority.

5. The date of recognition /diagnosis of Critical Illness by a competent medical authority resulting from an illness happening/ manifesting after 90 days from the enrollment date of the primary Cardholder and during the Policy Period.

Critical Illnesses Covered

- a. Cancer
- b. Stroke
- c. Heart Attack (Myocardial Infarction)
- d. Coronary Artery Bypass Surgery
- e. Major Organ Transplant
- g. Kidney Failure (End Stage Renal Disease)
- h. Multiple Sclerosis.

CARDHOLDER COVERAGE EFFECTIVE DATE:

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

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

AGGREGATE AMOUNT COVERED

For Death, Permanent Total Disability

Irrespective of number of credit cards held by an Insured Member, A maximum aggregate amount of AED 100,000 per Cardholder shall apply

For Critical Illness Benefit

Irrespective of number of credit cards held by an Insured Member, A maximum aggregate amount of AED 50,000 per cardholder shall apply

ELIGIBILITY CONDITIONS FOR ALL BENEFITS:

Eligible Insured Credit Cardholders are individuals who are granted Credit Card

facility by the Policyholder and meet the following criteria:

1. The Cardholder must meet the eligibility criteria stipulated by the Policyholder to become a Cardholder
2. The Gross Salary of the Cardholder should not be less than AED 2,000 per month
3. The Cardholder should have been employed with the same employer for at least 6 months, other than those self-employed individuals
4. The Cardholder should have a full time permanent employment contract with his employer
5. The Cardholder should not be absent from work because of an accident, sickness or disability at time of enrolment
6. The Cardholder shall be within the age criteria specified in the schedule of this policy
7. Residing in the UAE
8. Additional conditions applicable to Critical Illness

TERMINATION OF INDIVIDUAL INSURANCE

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

1. PREMIUM IS NOT PAID WHEN DUE BY THE BANK TO THE COMPANY.
2. INSURED MEMBER REACHES THE MAX AGE LIMIT SPECIFIED IN THE SCHEDULE OF THIS POLICY.
3. TERMINATION OF CREDIT CARD FACILITY.
4. PAYMENT OF DEATH/PERMANENT TOTAL DISABILITY/CRITICAL ILLNESS BENEFITS.
5. CANCELLATION OF THE BENEFITS UNDER THIS MASTER POLICY BY THE BANK AT ANY TIME IN ACCORDANCE WITH THE POLICY TERMS & CONDITIONS.
6. CANCELLATION OF THE CARDHOLDER'S CREDIT CARD FACILITY. HOWEVER, THE CANCELLATION OF COVER SHALL BE

- COMMENCEMENT ONLY FROM THE 90TH DAY OF CANCELLATION OF THE RESPECTIVE CREDIT CARD FACILITY.
7. 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.
8. THE EXPIRY DATE OF THE POLICY.
9. THE DATE THIS POLICY IS TERMINATED/CANCELLED; EITHER BY NON PAYMENT OF PREMIUM TO THE COMPANY OR ANY OTHER REASONS AND THE POLICY IS SUBSEQUENTLY NOT RENEWED WITH THE COMPANY.
10. THE INSURED MEMBER IS UNABLE TO SATISFY ANY OTHER ELIGIBILITY CONDITION(S) RELATIVE TO THIS POLICY.

LIST OF EXCLUSIONS

STANDARD EXCLUSION FOR DEATH AND DISABILITY BENEFITS

No benefit will be payable should the claim event occur directly or indirectly due to the following:

- Active participation in War, war like operations (whether war is declared or not, conventional, biological, chemical or nuclear), invasion, acts of foreign enemies, hostilities, acts of terrorism, terrorist sabotage, rebellion, mutiny, civil commotion, civil war, revolution, insurrection, military or usurped power, martiallaw, embargo or any act committed by any person or persons for the purpose of overthrowing a government by violent force or to influence political decision making. Terrorism (suspected or proven) shall be understood to include the consequences of hostage taking, drive-by shooting, planting of bombs and any other forms of physical violence.
- In the event of loss, damage, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with biological, chemical or nuclear

explosion, pollution, contamination and/or fire following thereon.

- Attempted suicide or self-inflicted injury whilst sane or insane, within first 12 months of the coverage under this policy.

STANDARD EXCLUSION FOR DISABILITY BENEFITS

a. War, invasion, act of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of its Government or to the influencing of it by terrorism or violence.

b. Aviation, gliding or any other form of aerial flight other than as a fare paying passenger of a recognized airline or charter service.

c. The misuse of drugs or alcohol.

d. Ingestion of poison or drugs, or inhalation of fumes, voluntarily, except in the case of an Accident admitted by any occupational health and safety board or failure to seek medical advice.

e. The exercise of dangerous sports including but not limited to:- polo, boxing, climbing/mountaineering requiring ropes or guide or free climbing, gliding, ballooning, racing of any kind other than on foot (including but not limited to horse or motor racing), participation in speed or endurance tests or record breaking feats, any underwater activity involving breathing apparatus, such as deep sea diving, skydiving or parachuting, bungee jumping, show jumping, steeple chasing, evening or flat racing with horse, potholing, sailing outside territorial waters.

f. Participation in any sports in a professional capacity.

g. Any breach of law by the life assured or any assault provoked by him.

h. Mental illness or mental disease or nervous conditions.

i. Pregnancy, childbirth or abortion or any complications arising there from.

j. Injury caused by nuclear fission, nuclear fusion or radioactive contamination.

k. Insured engaging in or taking part in any naval, military or air force operation.

l. Pre-existing illness or condition during the first 12 months from commencement of cover.

Exclusions applicable to Critical Illness

- Pre-existing medical conditions (see below)

- Drug abuse including alcohol or taking an overdose of drugs whether lawfully prescribed or otherwise

- Failure to follow medical advice, intentional self inflicted injury or attempt;

- HIV or AIDS;

- Mental problems or nervous system disease;

- Congenital or hereditary conditions;

- Any claim arising directly or indirectly from attempted suicide;

- Nuclear, chemical or biological contamination;

- Hazardous sports and pastimes;

- Any claim directly or indirectly attributable to any form of war or civil war or as a consequence of acts of violence, including riot, civil commotion, insurrection, terrorism, or usurpation of

power or any act identical to such participation;

- Epidemics, defined as the widespread occurrence of an infectious disease in a community or region which is in excess of the number of instances normally expected in that community or region and classified as an epidemic by the World Health Organisation;
- Pre-existing conditions exclusion: Critical Illness has not been contracted or diagnosed prior to the enrolment of the primary cardholder under the scheme.

How to Claim

- I. Upon happening of an event giving rise to a claim under this Policy, the Insured shall give written notice to the Bank, but not later than 90 days from the Date of Event. Bank agrees to notify the claims to the company on immediate basis.
- II. Any and all communications related to a claim should be addressed by Bank 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

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 Bank immediately. Bank agrees to notify the claims to the company on immediate basis.
 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 bank 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 to the Bank.

General Claims Procedure

Documentation Checklist

A. Death Claim:

- 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. Disability Claim:

- 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

C. Critical Illness Benefit Claim:

- 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 (for expats)
- vi. Copy of Emirates ID.
- vii. Any other document found necessary

Settlement of claims:

Registration of claim, Allocation of Claim number and request documentation	3 working days
Request for more documentation	3 working days
Issue of Discharge receipt for payable claims	7 working days
Settlement of claim on receipt of signed discharge receipt	7 working days