

We welcome you as a United Arab Bank Credit Cardholder to enjoy the benefits of this Credit Shield Protection. We request you to go through the Cover details in order to understand thoroughly the extent and terms of the Cover offered.

DEFINITIONS

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

Accident

means where the bodily injury is caused solely and directly by external violent means, is unexpected and unforeseeable.

Benefit or Benefits

means the indemnity payable under the scope of this Cover in respect of Death or Permanent Total Disablement or Hospital Cash Benefit or Involuntary Loss of Employment.

Cardholder

means a Primary holder of the Credit Card Facility with the Insured who has not unsubscribed to the Benefits under this Cover and has not been disqualified by the provisions of this Cover to be eligible to receive the Benefits under the Cover.

Commencement Date

means the date the Cardholder is enrolled for this Cover or the date of inception of the Cover, whichever is later.

Company

means Union Insurance Company (P.S.C), PO Box 119227 Dubai, United Arab Emirates.

Cover

means the Credit Shield Benefit detailed herein.

Cover Period

means the period on or after Commencement Date during which the Benefits under this Cover shall apply.

Credit

means the credit or other form of financial accommodation provided by the Insured to the Cardholder under the Credit Card Facility.

Credit Card Facility

means the Insured's credit card facility for its Cardholders including additional / supplementary cards which have been nominated as the facilities to which the Benefits under this Cover are to apply.

Date of Event means any one of the following:

1. In respect of Death the date of Death resulting from any cause except those expressly excluded, happening or manifesting on or after the Commencement Date and during the Cover Period.

2. In respect of Permanent Total Disablement the date of recognition of Permanent Total Disablement by a Competent Authority resulting from any cause except those expressly excluded, happening or manifesting on or after the Commencement Date and during the Cover Period.
3. In respect of Hospital Cash Benefit the date of admission in the Hospital of the Cardholder resulting from any cause except those expressly excluded, happening on or after the Commencement Date and during the Cover Period
4. In respect of Involuntary Loss of Employment, the date of notice of termination served to the Cardholder on or after the Commencement Date and during the Cover period.

Death

means death due to any cause except those expressly excluded under the Cover.

Hospital

means an establishment which shall meet all of the following requirements: (a) holds a license as a Hospital, if licensing is required in the country or governmental jurisdiction; (b) operated primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (c) provides a 24-hour a day nursing service by registered or graduate nurses; (d) has a staff of one or more physicians available at all times; (e) provides organized facilities for diagnosis and major surgical procedures; (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and, other than incidentally, a place for alcoholics or drug addicts; (g) maintains X-ray equipment and operating room facilities.

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 Cardholder's credit limit.

Indemnity Period means in respect of Involuntary Loss of Employment and Hospital Cash Benefit, the Indemnity Period commencing from the Date of Event.

Insured

means United Arab Bank P.J.S.C., Sharjah, United Arab Emirates.

Involuntary Loss of Employment

means unemployment of the Cardholder arising out of the unilateral decision of the employer to terminate his employment contract without citing any reason or for any reason other than those excluded.

Maximum Coverage Age

means the following age(s) upon the attainment of which the cover ceases in respect of the Cardholder:

Death /Permanent Total Disablement/Hospital Cash Benefit: 65 years; Involuntary Loss of Employment: 60 Years

Minimum Payment Due

means the 'Minimum Payment Due' mentioned in the Credit Card Facility billing statement issued for the period covering the Date of Event.

Permanent Total Disablement(PTD)

means either of the below arising out of a cause not specifically excluded under this Cover

- a. Permanent loss of sight of both eyes.
- b. Physical severance/amputation of two limbs
- c. Complete and permanent paralysis
- d. 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 six consecutive months and that the Company 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.

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.

Re-employed

means accepting and starting work for a new employer or the same employer under a new employment contract within ten (10) months from the date of actual unemployment.

SCOPE OF COVER

1. Death or
2. Permanent Total Disablement ,or
3. Hospital Cash Benefit
4. Involuntary Loss of Employment.

AMOUNT COVERED

1. In respect of Death or Permanent Total Disablement of the Primary Cardholder, the Company will indemnify the Cardholder's indebtedness as on the Date of Event subject to a maximum of AED 150,000/-.
2. In the event of inpatient hospitalisation of a Cardholder for a minimum period of 24 hours the Company will pay a daily indemnity of AED 200/- (for each day the Cardholder is admitted in the hospital) subject to a maximum of 30 days in the Cover Period.

Provided that:

- a. Minimum period of hospitalisation 24 hours for both sickness

& Accident Benefit

b. Waiting Period –

- i. Hospitalisation due sickness – 90 days
- ii. Hospitalisation due to Accident – NIL.

3. In the event of Involuntary Loss of Employment of a Cardholder due to a cause not specifically excluded under this Cover after the Commencement Date and during the Cover Period, the Company shall indemnify the Insured 10% of the actual outstanding balance as on the date of notice of termination is served subject to a maximum of AED 4,000/- per month, subject to a maximum of 12 months, AED 48,000/- in all.

PROVIDED THAT:

- a. The Date of Event falls after a waiting period of 90 days from the Commencement Date.
- b. The Cardholder remains unemployed during the period for which the Benefit under this Cover is paid and shall provide all necessary proofs as may be called upon by the Company in order to substantiate his Involuntary Loss of Employment
- c. The Cardholder/ Insured shall inform the Company as soon as the Cardholder accepts an alternative job within twelve months period from the date of his actual unemployment. In case, it is found that the Cardholder has been Re-employed during the period he has been taking the monthly Benefits, the entire claim will be void and the Company reserves the right to recover the full amount paid to the Cardholder/ Insured as monthly Benefit since the beginning of his Involuntary Loss of Employment .

CONDITIONS

- 1) 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 hereunder. 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.
- 2) The Benefits under this Cover shall be extended only to primary Cardholder and not to additional or supplementary Cardholder.
- 3) Notwithstanding anything contained herein to the contrary the Benefits under this Cover in respect of the Cardholder shall terminate upon the happening of any one or more of the following:
 - (i) Cancellation of the Cardholder's Credit Card Facility. However, the cancellation of Cover in respect of the particular Cardholder shall be effective only from the 120th day of cancellation of the respective Credit Card Facility in respect of Involuntary Loss of Employment and

- 180th day of cancellation of Credit Card Facility in respect of Death or Permanent Total Disablement or Hospital Cash Benefit;
 - (ii) the Cardholder having attained the Maximum Coverage Age;
 - (iii) the Cardholder's Death or Permanent Total Disablement;
 - (iv) the Cardholder becomes a defaulter for a period of 120 days in respect of Involuntary Loss of Employment and 180 days in respect of Death or Permanent Total Disablement. However, this policy will be automatically reinstated once the Cardholder has paid his dues;
 - (v) the Cardholder becoming unemployed voluntarily. However, the termination of Cover in respect of the particular Cardholder in such event shall be only in respect of Involuntary Loss of Employment;
 - (vi) 6 months prior to the Cardholder's normal retirement date depending upon the age of the Cardholder and the law of the land where he is employed. However, the termination of Cover in respect of the particular Cardholder in such event shall be only in respect of Involuntary Loss of Employment;
 - (vii) Cancellation of the Benefits under this Cover by the Insured or the Cardholder at any time in accordance with the terms and conditions of this Cover.
- 4) The observance by the Cardholder of the terms of this Cover and the truth of the statements and the answers by the Cardholder in any material information provided by the Cardholder shall be condition precedent to Benefits applicable under this Cover. If the circumstances in which the Cover was extended to the Cardholder are materially altered without the written consent of the Company, the Cover shall become null and void in respect of the particular Cardholder.
- 5) If any claim under this Cover is in any way fraudulent or unfounded, all Benefits under this Cover shall be forfeited in respect of the particular Cardholder.

EXCLUSIONS

1. The Benefits under this Cover 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 this Cover shall apply.
2. No Benefits under this Cover shall be payable in respect Death & Permanent Total Disablement Benefit of a Cardholder where the Event giving rise to a claim under this Cover occurs as a result of:
 - Death by suicide within 12 months of the Commencement Date;
 - Any deliberate self-inflicted injury and/or self-medication (without a proper prescription from an legally recognised medical practitioner);
 - The effects or complications arising from pregnancy;
- Any Accident occurring on or in or about any aircraft other than an aircraft in which the Cardholder was travelling as a bona fide passenger and which is operated by a licensed commercial or chartered airline;
- Nuclear radiation, nuclear fission, nuclear fusion and/or radioactive contamination
- Riot, civil commotion, strikes and war (whether war be declared or not), rebellion, insurrection, resurrection, popular rising, usurped power, terrorism
- 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 out of the above reason.
- Due to chronic illness / condition but this exclusion shall not apply to Death resulting from chronic illness/condition.
- Illness due to 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 particular 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.
- Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex (ARC) as defined by the World Health Organisation from time to time; or the presence of the Human Immunodeficiency Virus (HIV) as revealed by the positive HIV anti-body or HIV test.
- Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition.

3. The Company is not liable in respect of hospitalisation arising out of and/or attributable to and/or in connection with the following:

 - No claim will be admissible in respect of hospitalisation cash Benefit due to sickness within 90 days from the Commencement Date.
 - Pre-existing Condition, however Pre-existing Condition are covered after the first twelve months.
 - No claim will be admissible in respect of hospitalisation cash Benefit due to maternity.
 - treatment of chronic alcoholism, drug addiction, allergy or nervous or mental disorders; venereal disease; infection by any Human Immunodeficiency Virus (HIV) or the Cardholder carrying any antibodies to such a virus;
 - rest cures, sanatorium or custodial care or period of quarantine or isolation;
 - cosmetic or plastic surgery, unless necessitated by an accidental injury occurring on or after the Commencement Date;
 - dental examinations, X-Rays, extractions, fillings or general dental care; supply or fitting of eye glasses, lenses or hearing aids;
 - any medical condition, abnormality or deformity which originated prior to the Commencement Date ;
 - Treatment not recommended or undertaken by a Physician or Surgeon;
 - Routine or other medical examinations or vaccinations or inoculations which are not required for the treatment of an illness or injury;
 - Injury or illness caused by nuclear fission, nuclear fusion, or radioactive contamination;

- Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
 - Hospitalization other than emergency hospitalization whilst traveling outside United Arab Emirates;
 - Consequent upon the following:
 - War other than Passive War. "Passive war" cover is excluded if a Cardholder is travelling to a country after war has been declared in that country or after it has been recognized as a war zone by the United Nations or where there are war like operations.
 - Invasion
 - Act of an enemy foreign to the nationality of the Cardholder or the country in, or over, which the act occurs
 - Civil war
 - Riot
 - Rebellion
 - Insurrection
 - Revolution
 - Overthrow of the legally constituted government
 - Terrorist activity of any kind
 - Explosions of war weapons
 - Release of weapons of mass destruction that do not involve an explosive sequence
 - Murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the Cardholder whether war be declared with that state or not;
 - Engaged in aviation, gliding, or any other form of aerial flight other than as a fare paying passenger, pilot or crew in a scheduled airline or charter service operating on a regular route;
 - Any breach of criminal law by the Cardholder or an assault provoked by him;
 - Attempted suicide or self-inflicted injury whilst sane or insane within 1 year after the date on which the assurance of that Cardholder first commenced;
 - Loss resulting from accidental or deliberate spread or use of nuclear, biological or chemical material including loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any event where nuclear, biological and chemical material is involved. Exclusions applicable for Hospital Cash Benefit due to Accident:
 - *No payment shall be made under this Cover if hospitalisation occurs due to an Accident as a result of:*
 - i. Motor cycling
 - a. as a driver or passenger on machines with more than 250 cc engine capacity; or
 - b. as a driver if the Cardholder does not have a valid motor cycle licence;
 - ii. Mountaineering or rock climbing that uses ropes or guides, bungee jumping, scuba diving, pot holing or organised team sports;
 - iii. Big Game Hunting, BMX Stunt Riding, Boxing, Free Climb Mountaineering, Go Carting, Gymnastic, High Diving (other than from a purpose built diving board over a man-made swimming pool), Jousting, Martial Arts, Micro-lighting, Motor Rallies or Competitions, Outdoor Endurance, Outward Bound Courses, Safaris with guns, Show Jumping, Stunt Events, Underground Activities (other than as a part of an organised excursion or tour), Water Ski Jumping, White Water Rafting, Wrestling or any variations thereof;
 - iv. Competing in or practising for speed or time trials, sprints or racing of any kind;
 - v. Taking part in expeditions or being a crewmember on a vessel;
 - vi. Losses sustained or contracted in consequence of a named insured being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician.
4. 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:
- Employees of firms not approved by the Insured for issuance of credit card.
 - Employees who have not been continuously employed with the same employer for minimum 6 months
 - Employees who are on probation.
 - The Gross salary of the Cardholder should not be less than AED 2,500/- per month.
 - Employment on a fixed term contract for less than 2 years or part time or temporary employment.
 - Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from employment in excess of normal holiday entitlement.
 - Disability, sickness or Accident or any other medical reasons (mental and/or physical).
 - Where the Cardholder was aware of pending unemployment on or before the Commencement Date.
 - Where the unemployment is a normal seasonal part of the employment or due to non-renewal of employment contract by the authorities.
 - 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.
 - Unemployment due to any of the following
 - Misconduct
 - Refusal to accept orders from the superiors
 - Convicted in a crime
 - Dishonesty or Fraudulent Act
 - Non-performance or underperformance
 - The period for which payment from the employer is received instead of working notice.
 - Payment after the Cardholder reaches the Maximum Coverage Age.
 - Termination of employment due to voluntary retirement.
 - Company failure where a contributing cause was a natural catastrophic peril.
 - Any drive as per the government towards localisation

- If at the date of Involuntary Loss of Employment the Insured Person was employed by a company of which he or his spouse, partner, parent, child, brother or sister were a director and or shareholder (other than by way of bona fide investment in a company quoted on a recognized stock exchange)
- Where the Cardholder was dismissed by his employer in accordance with the employers rights to do so under the labour law.

CLAIMS PROCEDURE

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

1. Give immediate written notice to the Company but not later than 90 days from the Date of Event for Death & Permanent Total Disablement claims. . Hospital Cash Benefit claims should be reported within 48 hours from the admission to Hospital. Involuntary Loss of Employment claims should be reported within 90 days from the date of notice of termination;
2. The Cardholder or the Cardholder's representative shall complete the standard claim form issued by the Company and submit the same at no cost to the Company with such evidence to substantiate the claim to the satisfaction of the Company as the Company may reasonably require;
3. The Company shall have the right and opportunity through its medical representative to examine the Cardholder when and so often as it may reasonably require during the pendency of a claim hereunder and, in case of Death, to investigate the circumstances of Death, to examine the body and unless prohibited by law, to request or order an autopsy either before or after burial.
4. The Cardholder or the Cardholder's representative shall submit the following documents as soon as possible but not later than 180 days from the date of event in respect of Death & Permanent Total Disablement claims. Hospital Cash Benefit claims documents should be submitted within 30 days from the date of discharge from Hospital. Involuntary Loss of Employment claim documents should be submitted within 180 days from the date of notice of termination.

For Death claims

- Death certificate
- Post mortem report (wherever legally required)
- Police report (if Death was due to an Accident)
- Medical report* with detailed diagnosis and cause of Death if required by the Company when the actual cause of Death is not clearly mentioned in the Death certificate.
- Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
- Any other documents as may be required to substantiate the claim.

For Permanent Total Disablement claims

- Disability certificate from an authorised medical practitioner to assess disability.
- Police report (if disability is due to an Accident)
- Medical report* with detailed diagnosis, cause of disability and details of treatment given (if any)
- Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
- Any other documents as may be required to substantiate the claim.

For Hospital Cash Benefit Claims

- Hospital admission report.
- Medical report* showing the diagnosis & the course of treatment
- Certificate from the Hospital administrator certifying the no. of days of continuous hospitalization.
- Discharge Summary
- Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
- Any other documents as may be required to substantiate the claim.

**from an Authorised Medical Practitioner*

For Involuntary Loss of Employment Claims

- Notice of termination from the Cardholder's employer (the "Employer")
- Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
- Salary slips for the 3 months preceding date of notice of termination
- The Company may also request for a copy of the Labour Contract from the Employer if it is required to verify the period of employment contract.
- Any other documents as may be required to substantiate the claim.

All documents 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.