

## **PLATINUM CHARGE CARD - CONCIERGE**

### **This document provides details of:**

A Worldwide Personal Assistance Program, arranged by American Express, a corporation incorporated and validly existing under the laws of the State of Delaware, having its principal office at 90 Hudson Street, Jersey City, NJ, USA, with Afro Asian Assistance-AAA, for the benefit of worldwide issuers of American Express Network Cards.

The American Express Network Card Issuer extends the benefit free of charge to You.

### **Important things to know:**

American Express and/or the American Express Network Card Issuer are exclusively entitled to exercise the rights from the insurance contract. As the covered entities, they have agreed with Us that We may receive Your request for assistance directly and that We may respond directly to You. If We are not obliged to provide benefits to American Express, this also applies to You.

### **The American Express Network Card Issuer:**

American Express Saudi Arabia.

### **Country of Issuing:**

Saudi Arabia

All advances, delivery/transfer fees and purchases made on Your behalf, will be charged to Your account subject to authorization by American Express/American Express Network Card Issuer.

In an emergency please call Afro Asian Assistance-AAA **+973 17510600**;

- Provide American Express Network Card number and as much information as possible.
- Please provide a telephone or fax number where You can be contacted.
- All services are available 24 hours a day, 365 days a year.

## **1 DEFINITIONS**

These words have special meanings throughout this document:

Our/Us/We in Section 1 means Afro Asian Assistance-AAA, representing Trust Re.

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You/Your means the main account holder of an American Express Network Card, issued by the American Express Network Card Issuer. The cover begins when You acquire the American Express Network Card and continues as long as Your Card is valid and Your account is in good standing at the time of the request.

## **2 IMPORTANT THINGS TO KNOW**

We will make every effort to apply the full range of services stated in the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided.

We are not liable for payment and/or service, if You brought about the loss intentionally or through gross negligence or You fraudulently attempt to deceive Us.

We do not provide any coverage and service in countries, which are officially under embargo by The United Nations as well as countries that are declared unsafe by the governmental agency in charge of the analysis of international travel conditions.

## **3 WHAT ASSISTANCE WILL I RECEIVE?**

We will exhaust all possibilities to assist You and to act on Your behalf as an intermediary to provide:

### **3.1 Cultural Information:**

We will provide You with information on local special events, attractions and entertainment venues and events.

### **3.2 Reservations:**

We will provide reservation assistance to You for restaurants, theatres, concerts, special events and hotels.

### **3.3 Gift Delivery:**

We will arrange delivery of select gifts, such as cakes, chocolates, and flowers for You.

### **3.4 Ticketing:**

We will assist You with the purchase of tickets for theatre, concerts and sporting events.

### **3.5 Business:**

We will arrange for business related services such as secretarial help and/or translation services, conference

facilities, fax machine rental, mobile phone rental etc. for You.

3.6 Ground Transportation:

We will arrange for car rentals, limousine or taxi service for You.

3.7 Service Referrals:

We will refer You to local services, such as babysitters, tour guides and body guards.

3.8 We cannot undertake any request We consider to be:

- 3.8.1 For re-sale, professional or commercial purpose
- 3.8.2 Virtually impossible or unfeasible
- 3.8.3 Subject to risk e.g. illegal sources
- 3.8.4 A violation of the privacy of another person
- 3.8.5 A violation of national and international laws
- 3.8.6 Unethical and/or immoral
- 3.8.7 Price-shopping for discounted items

#### **4 WHEN GOODS OR SERVICES ARE PURCHASED ON YOUR BEHALF:**

- 4.1 Items will be purchased and/or delivered in accordance with national and international regulations
- 4.2 You are at all times responsible for customs and excise fees and formalities
- 4.3 We recommended that they be insured for mailing and shipping. We accept no responsibility for any delay, loss, damage or resulting consequences
- 4.4 We reserve the right to decline or stop work on a request at any time and will not be liable for any consequences. If a request is declined, we will endeavor to offer an alternative.
- 4.5 You will be responsible for all costs and expenses related to Your request. All expenses will be debited, in some cases in advance of purchase, to Your Card account, irrespective of the success of the search and/or Your acceptance of the goods and/or services arranged on Your behalf
- 4.6 We will seek Your authorization prior to arranging a service; in some instances, written authorization may be required
- 4.7 We will endeavor to use at all times providers which are professionally recognized and in Our experience reliable; in instances where a requested service can only be provided by a provider which does not meet this criterion, we will inform You of the potential risks. Should You nevertheless wish to utilize the services of such a provider, we accept no liability whatsoever for the risks undertaken, consequences arising thereof or the resolution of any dispute with the service provided.
- 4.8 We accept no liability arising from any provider that does not fulfil his obligations to You.

#### **5 COMPLAINTS PROCEDURE**

We aim to provide the best possible service at all times. However, if You have any complaint regarding the standard of service You have received under the American Express Group Travel Insurance Policy for American Express, the following procedure is available to You to resolve the situation:

American Express Saudi Arabia P.O. Box 6624, Riyadh 11452, Kingdom Of, Saudi Arabia, Tel: 800 119 5555, Fax:(+9661) 474 9008 and it will then be escalated to the Relationship manager in Afro Asian Assistance-AAA

In the event of any dispute arising from the interpretation of this Group - Policy, or from any rights or obligations under the Group - Policy, we will offer to You the option of resolution under Our Arbitration procedure.

## PLATINUM CHARGE CARD - RETAIL PROTECTION

### **1 EVIDENCE OF INSURANCE**

Card members (defined below) are indemnified under the Policy (defined below) for all risks of direct physical theft or damage to property purchased solely for personal use with a Card (defined below) while the Policy is in effect, provided such theft or damage occurs within ninety (90) days after the date on which the property is purchased.

According to the conditions herein the Holders of AMEX Cards, insured by this policy, shall be indemnified as follows for the objects purchased for personal use and paid for with the aforementioned Card:

#### 1.1 In the event of theft:

The purchase price of the goods acquired

#### 1.2 In the event of accidental damage:

The cost of repairing the purchased goods (including the travelling expenses of the repairer) or the purchase price of the goods if such goods cannot be repaired or if the cost of the repairs is equal to or greater than the price of the goods.

### **2 IMPORTANT NOTES**

#### 2.1 This insurance is supplementary

The policy is not a substitute for other insurance which also insures against direct physical theft or damage to personal property. The Policy will indemnify the insured only to the extent that the direct physical theft or damage has not been paid by such other insurance and is subject to the Limitations and Exclusions contained herein.

#### 2.2 Lost Items

Any items which have been left unattended in a place accessible to the public and which are not subsequently recovered shall not constitute theft within the terms of the policy.

### **3 IMPORTANT DEFINITIONS**

#### 3.1 Insured:

"A Card member" is an individual issued with a Credit / Charge Card billed in Saudi Riyals or US Dollar (Card or Cards). In addition, third party recipients of gifts or insured property

from Card members will be indemnified instead of the Card member for the theft or direct physical damage to such property, provided that the claim is made by the Card member in accordance with the Policy requirements.

3.2 **Loss:**

Any events whose consequences are wholly or partially covered by this Policy. The total damage arising from a single event shall be considered a single loss.

3.3 Accidental damage:

Breakage or deterioration of the goods insured.

3.4 Theft:

Appropriation of another person's property with violence or intimidation to the person or violence to the property.

3.5 Excess:

The amount deducted from the indemnity due for each loss.

#### **4 OBJECT AND EXTENT OF THE INSURANCE**

The insured shall be the person (no legal persons are eligible), holder of the credit card issued by AMEX.

This benefit applies to items purchased on the American Express Cards for personal use that have had no previous owner and were not purchased privately.

## 5 LIMITATIONS AND EXCLUSIONS

### 5.1 Limitation

- 5.1.1 The maximum indemnity to be paid to the insured as a consequence of the applicable cover shall be as follows:
- 5.1.1.1 *Up to the limit provided at the specific or special conditions of the policy per loss*
  - 5.1.1.2 *Up to the limit provided at the specific or special conditions of the policy per year for each cardholder covered by this policy during a period of twelve (12) months*
- 5.1.2 In the case of goods paid for partly by the Credit / Charge Card, the maximum liability shall be calculated on a pro-rata basis according to the percentage of the partial payment made with the insured card with respect to the total price of the purchase, given that the remaining part paid in cash or with another credit or debit card does not entitle the insured to an indemnity.
- 5.1.3 In any claims made with respect to articles which are one of a pair or part of a set, the total purchase price of the pair or set shall be paid, subject to the first article of this section, providing such articles cannot be used or replaced separately.

### 5.2 Exclusions

- 5.2.1 There shall be no payment under the Policy for the direct physical theft or damage arising from:
- 5.2.1.1 *War, invasion, hostilities, rebellion, insurrection, confiscation by order of a government or public authority or risks of contraband or losses arising from illegal activity or acts*
  - 5.2.1.2 *Normal wear and tear*
  - 5.2.1.3 *Mysterious disappearance*
  - 5.2.1.4 *Damage arising from inherent product defects*
  - 5.2.1.5 *Theft of or from motor vehicles*

5.2.2 There shall be no payment under the Policy for direct physical theft or damage to:

5.2.2.1 *Cash, or its equivalent, travelers cheques, tickets or any negotiable instruments*

5.2.2.2 *Animals or living plants*

5.2.2.3 *Jewelry, watches, precious metals and gem stones in baggage unless carried by hand and under the personal supervision of the Card member or Card member's traveling companion, previously known to the Card member*

5.2.2.4 *Electronic equipment such as computers or computer-related equipment whilst at the place of employment*

5.2.3 In addition, there shall be no payment under the Policy:

5.2.3.1 *For direct physical theft or damage to property as a result of direct physical abuse to one's property by the Card member*

5.2.3.2 *For direct physical theft or damage to property where the property was procured by the Card member through fraud*

5.2.3.3 *Where the Card member knowingly makes a false or fraudulent claim*

5.2.3.4 *Where property stolen has not been reported to the appropriate authorities within 48 hours of discovery, and a written report obtained*

5.2.3.5 *For any item of property left unattended in a place accessible to the public and not subsequently recovered*

## **6 DUE DILIGENCE**

The Card member shall use due diligence and do all things reasonably practicable to avoid or diminish any theft of or damage to property insured under the Policy.

## **7 CLAIMS**

In the event of theft or damage, the Card member must:

7.1 Telephone Retail Protection on 800 89 73 222 (in KSA), 00 973 17 21 88 99 (international line)

or write to  
Afro Asian Assistance-AAA at  
Trust Tower - 8th floor,  
Building 125,  
Road 1705,  
Block 317,  
Diplomatic Area - Manama,  
Kingdom of Bahrain,



P.O.BOX: 20078,

or contact

Bahrain / International: +973 17510600,

USA/Canada: +18885249672,

France / Europe: +33975180996,

Fax: +973 17530242,

or Email:

[claims@afroasianassistance.com](mailto:claims@afroasianassistance.com)

to notify the claim stating the benefits required. Later, if necessary, Afro Asian Assistance will contact the card member directly. Email: [claims@afroasianassistance.com](mailto:claims@afroasianassistance.com) immediately but in any event within forty-five (45) days after the date of such theft or damage and obtain a Claim Report Form.

Warning: Failure to give such notice within forty-five (45) days after the date of theft or damage will result in loss of insurance provided under the Policy.

- 7.2 Complete and sign the Claim Report Form and return it with substantiating documentation to the above address as soon as possible, but in any event no later than ninety (90) days after the date of theft or damage
- 7.3 Upon request from the Company, the Card member will send at the Card member's expense any damaged property for which a claim is made to an address designated by the Company.
- 7.4 Valid claims will be satisfied at the Company's sole option, either by replacing, repairing or rebuilding the stolen or damaged property or by credit to the Card Account in an amount not to exceed the Purchase Price, subject always to the Limitations and Exclusions contained herein.

## **8 SUBROGATION**

When a claim is paid, the Card member shall transfer, upon request from the Company, any damaged item to the Company and assign the legal right to recover from the party responsible for the theft or damage to the Company to the extent of the amount indemnified under the Policy.

## **9 NO ASSIGNMENT OF INTEREST**

No interest under the Policy may be assigned or transferred without the prior written consent of the Company. Assignment or transfer without such consent shall void all coverage as of the assignor/transferor and the assignee/transferee under the Policy.

## **10 PROCEEDINGS**

No action or proceedings against the Company by a Card member may be brought in any court of law in respect of any claim under the Policy unless:

10.1 The Card member shall have complied with all the requirements of the Policy; and

10.2 The action or proceedings are commenced by the issue of originating process within (12) months after the date on which the theft or damage occurred.

## **11 GOVERNING LAW AND JURISDICTION**

The Master Policy including any future amendments hereof, as well as its present and future interpretation, shall be governed by and construed in accordance with Saudi Law.

In any action or proceeding brought against the Insurer in relation to any matter arising under this Policy the Courts of Saudi Arabia shall have exclusive jurisdiction.

It is a condition of this Policy that in any action against the Insurer the Parties hereto are deemed:

11.1 To have irrevocably submitted to the jurisdiction of the Courts of Saudi Arabia and

11.2 To have irrevocably waived any objection they may now or hereafter have to the venue of such action or proceeding such Courts including, but not limited to, any objection that such action or proceeding was brought in an inconvenient forum

11.3 The Benefits described herein are subject to all of the terms and conditions of the Policy which is held by Amex (Saudi Arabia). This Certificate replaces any prior Certificate which may have been furnished in connection with the Policy

## **12 TERMINATION OF INSURANCE**

Insurance of The Credit/Charge Card member shall terminate forthwith on the earliest of the following events:

12.1 The termination of Master Policy

12.2 The termination of Credit / Charge Card account serviced by Amex (Saudi Arabia).

**PLATINUM CHARGE CARD - TRAVEL INCONVENIENCE PROTECTION**  
*(Applicable in connection with Scheduled Flights only)*

**1 ELIGIBILITY**

- 1.1 The Card member who has a Card issued by American Express Saudi Arabia and is a recipient of this certificate
- 1.2 The Card member's legally married spouse(s)
- 1.3 The Card member's dependent children under age 23. Each eligible Card member shall be an Insured Person while taking a trip on a Scheduled Flight, the fare for travel on such flight having been charged to The Platinum Charge Card Account in advance of the scheduled departure time

**2 SCHEDULED FLIGHTS**

Scheduled flight means a flight in an aircraft operated by an air carrier, provided that such air carrier holds a certificate, license or similar authorization for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and in accordance with such authorization, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide as amended from time to time. Departure times, transfer and destination points will be established by reference to the Insured Person's Scheduled Flight Ticket.

**3 COVER**

**3.1 DELAYED FLIGHT DEPARTURE, FLIGHT CANCELLATION OR DENIED BOARDING**

If a departure of an Insured Person's confirmed Scheduled Flight from any airport is delayed for eight hours or more, or cancelled, or the Insured Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Insured Person within eight hours of the scheduled departure time of such flight, the Company will indemnify the Insured Person for the Credit / Charge Card charges incurred, prior to the actual departure, in respect of restaurant meals, refreshments and/or hotel accommodation used during the period of delay up to the limit provided at the specific or special conditions of the policy.

**3.2 MISSED CONNECTIONS**

If the Insured Person's confirmed onward connecting Schedule Flight is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Insured Person within eight hours of the actual arrival time of his or her incoming flight, the Company will

indemnify the Insured Person for Credit / Charge Card charges incurred, prior to actual departure, in respect of restaurant meals, refreshments and/or hotel accommodations up to the limit provided at the specific or special conditions of the policy.

### 3.3 LUGGAGE DELAY

If the Insured Person's accompanied checked-in luggage is not delivered to him or her within eight hours of the Insured Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Insured Person for the Credit / Charge Card charges incurred at such scheduled destination in respect of the emergency purchase (within 48 hours or prior to the return of the luggage whichever is the sooner) of essential clothing and toiletries up to the limit provided at the specific or special conditions of the policy.

### 3.4 LUGGAGE LOSS

A further allowance is provided if the Insured Person's accompanied checked-in luggage has not been delivered to him or her within 48 hours of the Insured Person's arrival at the scheduled destination point of his or her flight. The Company will indemnify the Insured Person for the Credit / Charge Card charges incurred within a further 48 hours in respect of the emergency purchase of essential clothing and toiletries up to the limit provided at the specific or special conditions of the policy as a sum of both compensation payments providing such charges are incurred prior to the return of the luggage. The above benefits apply in respect of the Insured Persons who are Card members or Additional Card members and for spouses and dependent children (as defined) but shall be subject to a per family maximum indemnity of double the above Card members or Additional Card members benefit as specified.

## **4 EXCLUSIONS**

This insurance does not cover:

- 4.1 Any expenses or purchases not billed to the Credit / Charge Card Account
- 4.2 Where checked-in luggage is delayed or lost on flight(s) returning the Insured Person to his place of domicile
- 4.3 Confiscation or requisition by customs or other government authority
- 4.4 Failure to take reasonable measures to save or recover lost luggage
- 4.5 Failure to notify the relevant airline authorities forthwith of missing luggage at the destination point and to obtain a Property Irregularity Report
- 4.6 War or any act of war, whether declared or undeclared
- 4.7 Any illegal act by or on behalf of the Insured Person and/or their beneficiaries

## 5 CLAIMS

Written notice of all claims must be given as soon as possible, but not later than 60 days after the event giving rise to the claim to:

Afro Asian Assistance-AAA:  
Saudi/ Bahrain / International: +973 17510600,  
USA/Canada: +18885249672,  
France / Europe: +33975180996,  
Fax: +973 17530242,  
Email: [claims@afroasianassistance.com](mailto:claims@afroasianassistance.com)

or write to  
AFRO ASIAN ASSISTANCE B.S.C. (c) - AAA,  
Trust Tower - 8th floor,  
Building 125,  
Road 1705,  
Block 317,  
Diplomatic Area - Manama,  
Kingdom of Bahrain, P.O.BOX: 20078.

Later, if necessary, Afro Asian Assistance-AAA will contact the Card member directly.

All information and evidence required by the Insurance Company shall be furnished at the expense of the Insured Person or his or her personal representative(s) and shall be in such a form and of such a nature as the Company may prescribe.

The following documentation must be supplied in support of any claim:

- 5.1 The Record of Charge Form verifying that the relevant flight ticket(s) were charged to the Credit / Charge Card Account, issued by American Express Saudi Arabia
- 5.2 In respect of lost or delayed luggage, the Property Irregularity Report obtained from the airline
- 5.3 Photocopy of the Scheduled Flight Ticket
- 5.4 Written confirmation of the delay from the carrier
- 5.5 Record of Charge forms for all expenses incurred in respect to which indemnity is claimed under this insurance
- 5.6 Benefits payable in respect of valid claims will be credited to the Insured Person(s) Credit / Charge Card Account

## **PLATINUM CHARGE CARD - TRAVEL ACCIDENT PROTECTION**

It is hereby certified that the holder of this Policy, as an American Express U.S. Dollar or Saudi Riyal billed Cardholder is insured against loss up to the limit provided at the specific or special conditions of the policy subject to the Exclusions, Provisions and other Terms of the Policy described herein.

- The American Express US Dollars or Saudi Riyal billed Cardholder who has a Card (Basic or Additional) issued by American Express Saudi Arabia and is the recipient of the certificate (herein called the Cardholder)
- The Cardholder's legally married spouses, and
- The Cardholder's dependent children under the age of 23, which means and includes legally dependent child, step child or legally adopted child of any eligible person described in 1 above.

### **1 COVER**

Each eligible person shall be an Insured Person while taking a trip on a public conveyance operated under a license for the transportation of passengers for hire including taxis, fare for which has been charged to The Credit / Charge Card account in the manner detailed herein.

Benefits specified below will be paid while the Master Policy is in force and the Insured Person suffers loss resulting directly and independently of all other causes from accidental bodily injury ('such injury') received during a one-way or round trip taken by the Insured Person between the Point of Departure and Destination (both as designated in the Insured Person's ticket) on or after the date ticket purchased, provided however, such injury is sustained under the circumstances specified in below 1.1 or 1.2 as follows:

- 1.1 Such injury received while riding as a passenger and not as a pilot or crew member, in or boarding or alighting from or being struck by any air, land or water conveyance operated under a license for the transportation of passengers for hire; provided the fare for transportation on such public conveyance has been charged to The Credit / Charge Card.
- 1.2 Such injury received while riding as a passenger in a conveyance operated under a license for the transportation of passengers for hire including taxis or rental cars (whether charged to the Card or not) but only
  - 1.2.1 When going directly to an airport for the purpose of boarding an aircraft on which the Insured Person is covered by the Policy; or
  - 1.2.2 When leaving an airport after alighting from such an aircraft

1.3 A Common Carrier Benefit is payable if the Insured Person sustains injury as a result of:

1.3.1 An accident which occurs while riding solely as a passenger in or boarding or alighting from a Common Carrier Conveyance for a Covered Trip; or

1.3.2 Being struck by such Common Carrier Conveyance. "Common Carrier Conveyance" means an air, land or water vehicle (other than a rental vehicle) operated by a common carrier licensed to carry passengers for hire (including taxis)

1.4 A trip is a "Covered Trip" if:

1.4.1 It is a trip taken by an Insured Person between Point of Departure and the Final Destination as shown on the Insured Person's ticket; and

1.4.2 The Insured Person's entire fare for such trip has been charged to a Credit / Charge Card prior to any injury.

1.5 Airport Transportation Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to the Insured Person's departure for the airport, this Benefit is payable if the Insured Person sustains any injury while riding as a passenger in a land Common Carrier Conveyance rental car or a scheduled helicopter operated as a Common Carrier Conveyance, but only:

1.5.1 When going directly to an airport for the purpose of boarding an aircraft for a Covered Trip; or

1.5.2 When leaving directly from an airport after alighting from an aircraft from a Covered Trip

*"Scheduled Airline" means a flight in an aircraft where the airline is listed in the Official Airline Guide or ABC World Airways Guide where the air carrier holds a certificate, license or similar authorisations for Scheduled air transportation issued by the relevant authorities in the Country in which the aircraft is registered, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times.*

1.6 Airport Premises Benefit:

If a Scheduled Airline ticket is purchased for a Covered Trip prior to boarding, this Benefit is payable if the Insured Person sustains any injury while upon any airport premises designated for passenger use, but only when the Insured Person is upon such



premises immediately before boarding, or immediately after alighting from, an aircraft from a Covered Trip.

1.7 Coverage Requirements:

An Insured Person will be fully insured for benefits under the Policy while taking a trip on a Common Carrier Conveyance only when the entire fare is charged to The Credit / Charge Card.

1.8 On-Board Ticketing:

In the event that the Insured Person suffering a Loss on board a Scheduled Airline flight for which the Airline sells ticket on board the flight and the Insured Person has not purchased his or her ticket by charging the ticket to The Credit / Charge Card prior to boarding the flight, then the Company will evaluate and pay such loss where it can establish that no other form of payment was used for the flight in question.

## 2 SCHEDULE OF BENEFITS

When such injury to an Insured Person results in any of the following losses within 100 days after the date of the accident, the Company will pay for:

Loss of Life	USD
350,000	
Loss of both hands or both feet	
USD 350,000	
Loss of one hand and one foot	
USD 350,000	
Loss of the entire sight of both eyes	
USD 350,000	
Loss of the entire sight of one eye and the loss of one hand or one foot	
USD 350,000	
Loss of one hand or one foot	USD
175,000	
Loss of the entire sight of one eye	
USD 175,000	

Coverage in respect of spouses shall be limited, irrespective of the number of spouses travelling and for whom tickets shall have been purchased with an insured card, to the corresponding sum insured in respect of the cardholder. Thus, if more than one spouse suffers loss of life and/or Permanent Disability the sum insured shall be distributed proportionally between the number of persons losing their life and/or suffering disability".

*"Loss" as above used with reference to hand or foot means complete severance through or above the wrists or ankle joint and as used with reference to an eye means the irrevocable loss of the entire sight thereof. Indemnity provided hereunder will not be paid under any circumstances for more than one of the losses, the greatest, sustained by an Insured Person as the result of any one accident.*

### **3 EXPOSURE AND DISAPPEARANCE**

If the Insured Person is unavoidably exposed to the elements because of an accident on a Covered Trip which results in disappearance, sinking or wrecking of a Common Carrier Conveyance, and as a result of such exposure, the Insured Person suffers a loss for which benefits are otherwise payable under the Policy, such loss will be covered under the Policy.

If the Insured Person disappears because of an accident on a Covered Trip which results in the disappearance, sinking, wrecking of a Common Carrier Conveyance, and if the Insured Person's body has not been found within the 52 weeks after the date of such accident, it will be presumed, subject to there being no evidence to the contrary, that the Insured Person suffered Loss of Life as a result of injury covered by this Policy.

## PLATINUM CHARGE CARD - GLOBAL ASSISTANCE

### 1 1 GENERAL

#### 1.1 GUIDELINES

To comply with the terms and conditions and in order to receive benefits under the present group policy The Platinum Credit Card member must contact the assistance service provider appointed by the insurer as soon as a claim or potential claim arises. In any event, The Credit / Charge Card member must contact the assistance service provider before incurring expenses over US\$ 250/- or as soon as physically possible, in order to obtain prior authorization by the assistance service provider

#### 1.2 SPECIFIC APPLICATION

American Express Network Card Issuer: American Express Saudi Arabia, a company incorporated and organized under the laws of the Kingdom of Saudi Arabia and having its registered office at P O Box 6624, Riyadh, 11452, Saudi Arabia.

In an emergency, The Platinum Credit Card member should call

Bahrain / International: +973 17510600,  
USA/Canada: +18885249672,  
France / Europe: +33975180996,  
Fax: +973 17530242

or Email:

[claims@afroasianassistance.com](mailto:claims@afroasianassistance.com)

giving the Credit Card member's name, Card number and as much information as possible. Please give the ASSISTANCE SERVICE PROVIDER a telephone, fax or telex number where the Card member can be contacted.

All emergency services are open 24 hours a day, 365 days a year.

Afro Asian Assistance-AAA at  
Trust Tower - 8th floor,  
Building 125,  
Road 1705,  
Block 317,  
Diplomatic Area - Manama,  
Kingdom of Bahrain,  
P.O.BOX: 20078.

## 2 DEFINITIONS

### 2.1 THE INSURER

Benefits 1 - 10 are underwritten by: Afro Asian Assistance-AAA

### 2.2 THE POLICYHOLDER:

AMERICAN EXPRESS TRAVEL RELATED SERVICES, a corporation incorporated and validly existing under the laws of the State of Delaware, having its principal office at the World Financial Center, New York, N.Y. 10285, U.S.A

### 2.3 THE PROGRAMME ADMINISTRATOR AND ASSISTANCE SERVICE PROVIDER:

AFRO ASIAN ASSISTANCE B.S.C. (c) - AAA, Trust Tower - 8th floor, Building 125, Road 1705, Block 317, Diplomatic Area - Manama, Kingdom of Bahrain, P.O.BOX: 20078

### 2.4 THE BENEFICIARY

The Beneficiary of this Group Policy issued to American Express are worldwide American Express Network CARD Issuers. The Benefits are extended free of charge to:

2.4.1 The account holder of The Platinum Credit Card issued by AMEX (the Card member) in the COUNTRY OF DEPARTURE

2.4.2 His/her dependent spouse and children under 19 years of age in full-time education, living at HOME

The Card member and dependents must have their permanent residence in the COUNTRY OF DEPARTURE and all must be no more than 80 years of age, in a good state of health and fit to travel. Coverage for dependents applies only if they are travelling with the Card member.

The Card member is covered during an unlimited number of private or business TRIPS commencing and ending in the COUNTRY OF DEPARTURE world-wide, with the exception of the COUNTRY OF DEPARTURE, of maximum 91 consecutive days.

Specific Definitions with respect to certain Benefits may apply.

### 2.5 MEANING OF WORDS APPLYING TO THE WHOLE POLICY

2.5.1 BUSINESS ASSOCIATE

Means a business partner, director or the Card members employee who has a close working relationship with the Card member, as certified by a Director or Manager

2.5.2 CLOSE RELATIVE:

Spouse, mother, father, mother-in-law, father-in-law, daughter, son, (including legally adopted daughter or son, step-daughter or son), daughter-in-law, son-in-law, brother, sister of the Card member

2.5.3 COUNTRY OF DEPARTURE:

Country in which the Card is issued in

2.5.4 FAMILY:

The Card member, his/her spouse, the natural, foster or adopted child/children or legal ward of the Card member, each child being under 19 years of age in full-time education and living at HOME at the time the period of validity of the Card

2.5.5 GEOGRAPHICAL LIMITS

The Card member is covered world-wide with the exception of the COUNTRY OF DEPARTURE

Please note the following:

If the Card member is undertaking a holiday on a cruise ship, all appropriate benefits will apply when the Card member is on board the cruise ship and whilst the Card member is embarking or disembarking. The INSURER will not pay for the costs of air-sea rescue or emergency transfer ship to shore

2.5.6 HOME:

The Card member 's principal place of residence in the COUNTRY OF DEPARTURE

2.5.7 MANUAL WORK:

Work involving hands-on involvement with the installation, assembly, maintenance or repair of electrical, mechanical or hydraulic plant, (other than in a purely managerial/ supervisory, sales or administrative capacity), or the undertaking of any trade of plumber, electrician, lighting or sound technician, carpenter, painter/decorator or builder, or manual labor of any kind (other than in the catering industry)

2.5.8 MEDICAL EMERGENCY:

A bodily injury sustained, or sudden and unforeseen illness suffered, by the Card member whilst on a TRIP which results in immediate in-patient or out-patient TREATMENT being deemed necessary by a licensed medical practitioner

2.5.9 POLICY EXCESS:

The first US\$ 100 per Card member and/or dependent per each and every occurrence of out-patient treatment

2.5.10 PRE-EXISTING MEDICAL CONDITION:

Any medical or mental condition existing prior to a TRIP and/ or causing the Card member and/or dependent pain or physical distress or severely restricting his or her normal mobility, and including (but not limited to):

- 2.5.10.1 *A condition for which the Card member is on a waiting list for hospital in-patient TREATMENT*
- 2.5.10.2 *A condition referred to a medical specialist or the cause of in-patient TREATMENT within the six months prior to the TRIP*
- 2.5.10.3 *Any mental condition including fear of flying or other travel phobia*
- 2.5.10.4 *A condition for which a terminal prognosis has been provided by a medical practitioner*

2.5.11 STRIKE OR INDUSTRIAL ACTION:

Any form of industrial action, whether organized by a trade union committee or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services

2.5.12 TREATMENT:

Surgical or medical procedures, the sole purpose of which is the cure or relief of acute illness or injury

2.5.13 TRIP:

The Card member is covered during an unlimited number of private or business TRIPS commencing and ending in the COUNTRY OF DEPARTURE world-wide, of maximum 91 consecutive days; the cover is, however, limited to a total of 183 days spent outside the COUNTRY OF DEPARTURE in any 12-month period

Please note the following:

The Card member will be covered when undertaking Winter Sports, on condition that the total time the Card member spends engaged in these activities does not exceed a maximum of 17 days in total per annual period of insurance

2.5.14 WINTER SPORTS:

On- and off-piste skiing, on- and off-piste snowboarding, tobogganing, glacier skiing, outdoor ice skating on recognized public rinks.

The Card member is covered when taking part in WINTER SPORTS, as defined above, on condition that the total time the Card member spends engaged in these activities does not exceed a maximum of 17 days in total per annual period of insurance

The Card member is not covered when engaging in bobsleigh, heli-skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing or ski stunting

2.6 Special Conditions applying Off-Piste

The INSURER expects the Card member to comply with the following guidelines:

- 2.6.1 The Card member must observe the rules of the resort or area. If in doubt, the Card member should follow the advice of local authorized guides or instructors
- 2.6.2 Where off-piste is only allowed in the company of a guide, the guide's advice should be strictly followed
- 2.6.3 Inexperienced skiers or snowboarders should not go off-piste except under the supervision of an authorized guide
- 2.6.4 As a general rule, the Card member should exercise common sense and follow sensible local practices

### **3 BENEFITS**

#### 3.1 ASSISTANCE SERVICES

The Card member is entitled to obtain:

##### 3.1.1 MEDICAL EMERGENCY ASSISTANCE

###### 3.1.1.1 *REFERRALS TO MEDICAL SERVICES:*

Physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment

###### 3.1.1.2 *DISPATCH OF A DOCTOR ON THE SPOT:*

If the Card member's condition or the circumstances require it, Afro Asian Assistance-AAA will send a doctor to the Card member in order to assess the medical condition; (the cost of health treatment and any doctor's fees shall be borne by the Card member unless covered under a benefit of this Group Policy)

###### 3.1.1.3 *HOSPITAL ADMISSION:*

Afro Asian Assistance-AAA will organize the subsequent admission into an appropriate hospital and, if requested, guarantee the medical expenses (to be charged to Card member's account and subject to authorization by the ISSUER, unless covered under a benefit of this Group Policy)

###### 3.1.1.4 *DISPATCH OF NECESSARY MEDICINES WHICH CANNOT BE FOUND LOCALLY:*

If the Card member's condition or the circumstances require it, and if legally possible, Afro Asian Assistance-AAA will dispatch the medicine to the Card member's location. The cost of the medicine shall be



borne by the Card member. The cost of shipment shall be borne by Afro Asian Assistance-AAA

3.1.1.5 *REPLACEMENT OF BROKEN, LOST OR STOLEN GLASSES OR CONTACT LENSES:*

If the Card member's condition or the circumstances require it, Afro Asian Assistance-AAA will dispatch replacement lenses or glasses to the Card member's location. The cost of the actual lenses or glasses shall be borne by the Card member. The cost of shipment shall be borne by Afro Asian Assistance-AAA

3.1.1.6 *TRANSFER OF LOST OR FORGOTTEN PRESCRIPTIONS*

When possible by law, Afro Asian Assistance-AAA shall endeavor to facilitate the transfer of a prescription from a Card member's home pharmacy to a local pharmacy. The cost of the medication and any prescription charges shall be borne by the Card member

3.1.2 LEGAL ASSISTANCE

3.1.2.1 *LAWYER REFERRALS*

If the Card member is jailed (or threatened to be jailed) Afro Asian Assistance-AAA shall appoint and advance the fees of a lawyer up to the limit provided at the specific or special conditions of the policy (to be charged to Card members' account and subject to authorization by the ISSUER)

3.1.2.2 *LEGAL ASSISTANCE AND COMPENSATION*

3.1.2.2.1 BENEFITS

3.1.2.2.1.1 Legal defense costs and compensation You are liable for:

Following an accident on Your Trip, if a claim is made against You and You are found legally liable for injuring another person or damaging their property and possessions, the Insurer will pay:

3.1.2.2.1.1.1 *Legal defense costs up to the limit provided at the specific or special conditions of the policy*

3.1.2.2.1.1.2 Compensation up to the limit provided at the specific or special conditions of the policy arising directly or indirectly from one cause

3.1.2.2.1.1.3 An economy flight or standard rail ticket if You have to attend a court

3.1.2.2.1.2 Legal costs in pursuit of compensation:  
If You have an accident or You are ill during Your Trip, and decide to seek compensation, the Insurer will pay:

3.1.2.2.1.2.1 Legal costs up to the limit provided at the specific or special conditions of the policy

3.1.2.2.1.2.2 An economy flight or standard rail ticket if You have to attend a court

3.1.2.2.1.3 Legal Proceedings:  
The Insurer will appoint a lawyer to control and be responsible for all legal proceedings

3.1.2.2.1.4 Interpreter Fees:  
The Insurer will arrange and pay for an interpreter to assist in legal cases

3.1.2.2.1.5 If legal proceedings are successful any legal costs and expenses are to be reimbursed as part of any financial awards received

### 3.1.2.2.2 EXCLUSIONS FOR LEGAL ASSISTANCE AND COMPENSATION

General Exclusions apply to all Travel Insurance Benefits. Specific Legal Assistance and Compensation Exclusions are as follows:

3.1.2.2.2.1 Any costs where You admit liability, negotiate, make any promise or agree any settlement

3.1.2.2.2.2 Legal costs in pursuit of compensation where the Insurer thinks there is not a reasonable chance of You winning the case or achieving a reasonable settlement

3.1.2.2.2.3 Claims made against You, by Your Family, or any Card members on Your Card Account and their Families, or anyone who works for You

3.1.2.2.2.4 Claims made by You, against Your Family, or any Card members on Your Card Account and their Families, or anyone who works for You

3.1.2.2.2.5 Claims made by You against Us, the Insurer, a travel agent, tour operator or carrier

3.1.2.2.2.6 Liability as a result of damage to property and possessions which are under Your care or responsibility during Your Trip

3.1.2.2.2.7 Liability You incur solely as a result of a contract You have entered into

3.1.2.2.2.8 Claims caused directly or indirectly by ownership, possession or use of motorized vehicles, aircraft, watercraft or firearms, or animals. (If You rent a car, you may be entitled to receive liability benefits. Please refer to Car Rental Benefits 3.2.5)

3.1.2.2.2.9 Claims caused directly or indirectly in connection with land or buildings which You own or are using except as temporary holiday accommodation

3.1.2.2.2.10 Claims arising directly or indirectly in connection with any business, profession or trade activity

3.1.2.2.2.11 Any fines and punitive damages

3.1.2.2.2.12 Costs relating to inquests, application for review of a judgment or legally binding decision

3.1.2.3 *ADVANCE PAYMENT FOR BAIL BOND*

If the beneficiary is jailed (or threatened to be), Afro Asian Assistance-AAA shall advance the bail bond up to the limit provided at the specific or special conditions of the policy (to be charged to Card members' account and subject to authorization by the ISSUER)

3.1.2.4 *DISPATCH OF AN INTERPRETER*

In case of imprisonment or hospitalization and circumstances demand the services of an interpreter, Afro Asian Assistance-AAA shall make the necessary arrangements. (to be charged to the Card member's account and subject to authorization by the ISSUER)

3.1.3 *PERSONAL ASSISTANCE*

3.1.3.1 *Afro Asian Assistance-AAA WILL ENDEAVOUR TO PROVIDE:*

- 3.1.3.1.1 Information for preparing a journey
- 3.1.3.1.2 Information on visas, passports
- 3.1.3.1.3 Information on inoculation requirements  
for foreign travel
- 3.1.3.1.4 Information on customs and duty  
regulations
- 3.1.3.1.5 Information on foreign exchange rates  
and value added taxes
- 3.1.3.1.6 Referrals to American Express Travel  
Service Offices World-wide
- 3.1.3.1.7 Referrals to Embassies or Consulates
- 3.1.3.1.8 Referrals to Interpreters

#### 3.1.4 TRAVEL ORIENTED EMERGENCY ASSISTANCE

##### 3.1.4.1 CASH ADVANCES

In the event of lost or stolen cash, travelers cheques, credit and charge cards or in the event that there are no American Express Travel Service Offices or automatic teller machines (ATMs') available at the Card member's location, Afro Asian Assistance-AAA shall advance cash to the Card member up to the limit provided at the specific or special conditions of the policy (to be charged to Card member's account and subject to authorization by the ISSUER)

##### 3.1.4.2 URGENT MESSAGE RELAY

Transmission of urgent messages from the Card member to relatives, business associates, friends residing in his/her country of residence and vice versa

##### 3.1.4.3 LUGGAGE ASSISTANCE

Afro Asian Assistance-AAA will provide assistance in locating lost luggage and shall provide to the Card member regular updates on the location status

##### 3.1.4.4 ASSISTANCE FOR RETURN TRIP

In case of loss or theft of the American Express Card or identity papers necessary to return home, Afro Asian Assistance-AAA will provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided for an amount up to the limit provided at the specific or special conditions of the policy (to be charged to Card member's account and subject to authorization by the ISSUER)

3.1.4.5 *REFUND PROTECTION*

The benefit applies to items purchased from a retailer operating in Saudi Arabia with premises at a Saudi Arabian address that have had no previous owner.

3.1.4.5.1 If a retailer will not take back an unused item purchased on the American Express Platinum Card Account for personal use within 90 days of purchase, you will be paid:

3.1.4.5.1.1 The purchase price of the item or up to the limit provided at the specific or special conditions of the policy whichever is the lower

3.1.4.5.1.2 Up to a maximum amount as provided at the specific or special conditions of the policy in any 12-month period

3.2 EXCLUSIONS FOR REFUND PROTECTION

Specific Refund Protection Exclusions are as follows:

3.2.1 Items that are not in a new and saleable condition, free from all defects, and in full working order.

3.2.2 Jewelry, precious stones, rare and precious coins or stamps; one of a kind items including antiques, art work and furs; cash or its equivalents, traveler's cheques, tickets; services; mobile phones and accessories; recorded media (including but not limited to CD's, DVD's, computer software, video and audio tapes); books; animals and plants; consumable and perishable goods; healthcare items; rebuilt and refurbished items; closing down sale items; vehicles and their parts; land and buildings; items permanently affixed to home, office or vehicles.

3.2.3 ASSISTANCE BENEFITS

3.2.3.1 *MEDICAL BENEFITS*

Cover under section 3.2. - depends on the Card member and/or dependent being in a good state of health and fit to undertake the TRIP immediately prior to their departure on the TRIP, as it may be stated in a letter from the Card member's and/or dependent's family physician.

3.2.3.1.1 BENEFIT 1: MEDICAL EXPENSES

The INSURER will pay the following costs for each Card member and/or dependent who sustains bodily injury or suffers illness or dies whilst on a TRIP:

Up to the limit provided at the specific or special conditions of the policy for Inpatient Treatment i.e. reasonable medical expenses necessarily incurred for the immediate needs of a MEDICAL EMERGENCY. Included are doctor's fees, hospital expenses, medical TREATMENT and medical transportation charges for conveyance of the Card member to the nearest suitable hospital abroad.

Up to the limit provided at the specific or special conditions of the policy (with POLICY EXCESS of US\$ 100) for Outpatient Treatment i.e. reasonable medical expenses for doctors' fees incurred for the immediate needs of a MEDICAL EMERGENCY.

#### 3.2.3.1.2 BENEFIT 2: DENTAL TREATMENT

Costs of providing emergency dental TREATMENT up to the limit provided at the specific or special conditions of the policy for the immediate relief of pain; and/or emergency repairs to dentures or artificial teeth carried out solely to alleviate distress in eating.

#### 3.2.3.1.3 BENEFIT 3: REPATRIATION EVACUATION

Additional travelling costs incurred in repatriating the Card member to the COUNTRY OF DEPARTURE when recommended by Afro Asian Assistance-AAA's Senior Medical Officer. The INSURER will pay for the cost of a medical escort if considered necessary. Also, the INSURER will pay the additional travelling and reasonable accommodation costs incurred in returning to the Card member's HOME address the Card member's spouse or common law or same sex partner and/or the Card member's children) accompanying the Card member on the TRIP and subject to being covered under this Group Policy.

#### 3.2.3.1.4 BENEFIT 4: REPATRIATION OF REMAINS

Transportation costs of returning the Card member's body to the HOME in the COUNTRY OF DEPARTURE.  
OR ALTERNATIVELY  
Cremation of a Card member abroad and transportation costs of returning the ashes to the HOME in the COUNTRY OF DEPARTURE  
OR ALTERNATIVELY



Burial of a deceased Card member abroad (costs payable up to the limit provided at the specific or special conditions of the policy).

3.2.3.1.5 BENEFIT 5: ADDITIONAL COST FOR ACCOMMODATION

In the event of a valid claim under Benefit 3 Afro Asian Assistance-AAA will pay costs up to an overall limit of US\$ 100 per day for up to 5 days for the following:

Additional accommodation arranged by Afro Asian Assistance-AAA for one person required on medical advice to stay at a hotel prior to his/her return to the COUNTRY OF DEPARTURE.

What is not covered:

- 3.2.3.1.5.1 Accommodation costs other than the cost of the room.
- 3.2.3.1.5.2 Anything mentioned in 4.2 General Exclusions.

3.2.3.1.6 BENEFIT 6: ADDITIONAL TRAVEL EXPENSES

In the event of repatriation of the Card member and/or his/her dependents, Afro Asian Assistance-AAA will pay additional travel expenses arranged by Afro Asian Assistance-AAA for the other person covered under the Group Policy to return to the COUNTRY OF DEPARTURE, provided that the original travel ticket cannot be used.

What is not covered:

3.2.3.1.6.1 Anything mentioned 4.2  
General Exclusions.

3.2.3.1.7 BENEFIT 7: VISIT OF A CLOSE RELATIVE

In the event of in-patient treatment of the Card member and/or his/her dependents for more than 7 consecutive days, the INSURER will pay for the cost of a round trip ticket for a CLOSE RELATIVE, living in the COUNTRY OF DEPARTURE, to enable him/her to visit the hospitalized person at the overseas location.

3.2.3.1.8 BENEFIT 8: RETURN HOME OF CHILDREN

Additional travelling costs incurred in returning each dependent, being a child under 15 years of age, to the HOME address in the COUNTRY OF DEPARTURE if incapacity of the responsible Card member leaves such child unsupervised. A competent person will be provided to accompany the child HOME.

What is not covered:

3.2.3.1.8.1 Any air travel costs in excess of a one-way economy/tourist class ticket for each child to be repatriated.

3.2.3.1.9 BENEFIT 9: MEDICAL ASSISTANCE TO CHILDREN AT HOME

In the event of sickness or injury of the Card member's child being less than 15 years of age and left at home while the Card members is travelling outside the COUNTRY OF DEPARTURE, Afro Asian Assistance-AAA shall monitor the child medical condition and keep the Card member informed. Any subsequent need for transportation and hospitalization of the child shall be organized by Afro Asian Assistance-AAA and charged to the Card members' account and subject to authorization by the ISSUER. Subsequent need for the Card member to return to the COUNTRY OF DEPARTURE will be covered under Benefit: 3.1

What is not covered:

3.2.3.1.9.1 Any cost for treatment or transportation in the COUNTRY OF DEPARTURE. Specific Exclusions applying to all benefits defined in section 3.2.4.1

3.2.3.1.9.2 Costs in excess of US\$ 250 which have not been authorized by Afro Asian Assistance-AAA in advance (when the Card member has not been physically prevented through the Card member's medical condition from contacting the Assistance Service Provider).

Pre-Existing Medical Conditions:

- 3.2.3.1.9.3 Pre-planned or pre-known medical TREATMENT abroad or travel undertaken solely for such purpose.
- 3.2.3.1.9.4 TREATMENT for cosmetic purposes.
- 3.2.3.1.9.5 any costs relating to pregnancy within eight weeks of the estimated date of delivery.
- 3.2.3.1.9.6 TREATMENT which, in the opinion of the medical practitioner or dentist treating the Card member, can reasonably be delayed until the Card member's return to the COUNTRY OF DEPARTURE.
- 3.2.3.1.9.7 Any costs incurred outside the COUNTRY OF DEPARTURE, after the date when the Card member's repatriation is both medically feasible and logistically practicable in the opinion of Afro Asian Assistance-AAA's Senior Medical Officer, in excess of those which would be incurred in repatriating the Card member at that date.
- 3.2.3.1.9.8 Any costs incurred in the COUNTRY OF DEPARTURE other than in connection with the Card member's transportation or remains to HOME from abroad.
- 3.2.3.1.9.9 Any costs where the transportation has not been arranged by the INSURER.
- 3.2.3.1.9.10 Dental TREATMENT involving the supply of dentures or artificial teeth or the use of precious metals.
- 3.2.3.1.9.11 Any costs incurred when the Card member is engaging in the following WINTER SPORTS: bobsleigh, heli skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting.
- 3.2.3.1.9.12 Air sea rescue costs.
- 3.2.3.1.9.13 Anything mentioned in 4.2 General Exclusions.

### 3.2.4 PERSONAL ASSISTANCE BENEFITS

#### 3.2.4.1 *BENEFIT 10: EMERGENCY RETURN HOME*

Afro Asian Assistance-AAA will pay all necessary additional travelling costs incurred in transporting the Card member HOME early from a TRIP (and, if required, back to the overseas location within the original period of the booked TRIP) as a result of the following:

3.2.4.1.1 The sudden and unforeseen death or imminent demise, or the sudden and unforeseen hospitalization due to serious accident or illness, of a CLOSE RELATIVE or BUSINESS ASSOCIATE in the COUNTRY OF DEPARTURE during the period of a TRIP which requires the Card member's immediate return.

3.2.4.1.2 Accidental damage to, or burglary, flooding or fire affecting the Card member's HOME or usual place of business in the COUNTRY OF DEPARTURE when a loss in excess of US\$ 2,000/- is involved or when the Card member's presence is required by the Police in connection with such events.

What is not covered:

3.2.4.1.2.1 Any illness, or death or imminent demise of a CLOSE RELATIVE due to a PRE-EXISTING MEDICAL CONDITION.

3.2.4.1.2.2 any costs when the transportation has not been arranged by Afro Asian Assistance-AAA.

3.2.4.1.2.3 any air travel costs in excess of an economy/tourist class ticket for each Card member.

3.2.4.1.2.4 anything mentioned in 4.2 General Exclusions.

### 3.2.5 CAR RENTAL BENEFITS - THEFT, DAMAGE AND LIABILITY

#### 3.2.5.1 *YOUR BENEFITS*

These benefits will apply while on a Trip, for all drivers, up to a maximum of 5, named on Your rental agreement. Benefits only apply where the rental company allows You to decline the purchase of additional or optional insurances from the rental company.

3.2.5.1.1 If Your rental vehicle is stolen or damaged, the Insurer will pay any amounts You are responsible for under the rental agreement, including the excess. This will

apply whether or not You are responsible for the accident. You will be paid no more than the value of the rental vehicle up to US\$ 50,000/- in respect of any one accident or occurrence.

3.2.5.1.2 Following an accident involving Your rental vehicle, the Insurer will appoint a lawyer to control and be responsible for all legal proceedings.

3.2.5.1.3 If You are found legally liable for injuring another person or damaging their property, the Insurer will pay any related compensation and legal expenses up to US\$ 500,000/- arising directly or indirectly from one cause.

3.2.5.1.4 As a result of this benefit You do not need to purchase additional or optional insurances from the rental company which include:

3.2.5.1.4.1 Collision Damage Waiver (CDW)

3.2.5.1.4.2 Loss Damage Waiver (LDW)

3.2.5.1.4.3 Removal/reduction of excess (Super CDW/LDW)

3.2.5.1.4.4 Theft Protection (TP)

3.2.5.1.4.5 Top Up/ Supplemental Liability (SLI)

3.2.5.1.4.6 Personal Accident (PA) (see Personal Accident Benefit, Page 9)

### 3.2.5.2 EXCLUSIONS

General Exclusions apply to all Travel Insurance Benefits. Specific Car Rental Benefits - Theft, Damage and Liability Exclusions are as follows:

- 3.2.5.2.1 The Insurer will only pay in excess of any insurance which is included in the rental agreement.
- 3.2.5.2.2 You may have no more than one rental agreement at any one time.
- 3.2.5.2.3 Claims made against you, by Your Family, or any Card members on Your Platinum Card Account and their Families, or any passenger, or anyone who works for You.
- 3.2.5.2.4 Claims made by You, against Your Family, or any Card members on Your Platinum Card Account and their Families, or any passenger, or anyone who works for You.
- 3.2.5.2.5 Use of the rental vehicle outside the terms of the rental agreement.
- 3.2.5.2.6 Mopeds and motorbikes, commercial vehicles, trucks, motor homes, luxury vehicles, and vehicles not licensed for road use including but not limited to trailers or caravans.
- 3.2.5.2.7 Vehicles used off-road, in or in-training for, racing competitions, trials, rallies or speed testing.
- 3.2.5.2.8 Any fines and punitive damages.
- 3.2.5.2.9 Any costs where You admit liability, negotiate, make any promise or agree any settlement.

#### **4 GENERAL TERMS APPLYING TO ALL PARTS OF THIS GROUP POLICY**

##### 4.1 GENERAL CONDITIONS

- 4.1.1 The Card member must exercise reasonable care for the supervision and safety of the Card member's property.
- 4.1.2 The Card member must take all reasonable steps to avoid or minimize any claim.
- 4.1.3 The Card member must avoid needless exposure to peril except in an attempt to save human life.
- 4.1.4 The INSURER will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided but in all cases where such difficulties pertain, the full monetary benefits of the insurance cover will apply.
- 4.1.5 The Card member must comply with all the terms and conditions of this Group Policy before a claim will be paid. The Card member must make no admission, offer, promise or payment without Afro Asian Assistance-AAA prior consent.
- 4.1.6 In the event of an emergency or of any occurrence which may give rise to a claim for costs exceeding or likely to exceed US\$ 250 under this Group Policy, the Card member must contact Afro Asian Assistance-AAA immediately when the Card member is able to do so and before the Card member authorize any costs and expenses.
- 4.1.7 The INSURER is entitled to take over the Card member's rights in the defense or settlement of a claim or to take proceedings for its own benefit against another party and shall have full discretion in such matters. The INSURER may, at any time, pay to the Card member its full liability under this Group Policy after which no further liability shall attach to the INSURER in any respect or as a consequence of such action.



- 4.1.8 If the Card member is repatriated, he/she must give the INSURER the benefit of any unused travel tickets which would otherwise have been utilized by the Card member.
- 4.1.9 The Card member must give the INSURER written notice of any event which may lead to a claim, within 28 days of the Card member's return HOME to the COUNTRY OF DEPARTURE. As often as the INSURER requires the Card member shall submit to medical examination at the INSURER's expense. In the event of the death of the Card member the INSURER shall be entitled to have a post mortem examination carried out at the INSURER's expense. The Card member must supply the INSURER with a written statement substantiating the Card member's claim, together with (at the Card member's own expense) all certificates, information, evidence and receipts that the INSURER requires.
- 4.1.10 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Group Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received by the Card member or BENEFICIARY must be repaid to the INSURER.
- 4.1.11 If any dispute arises as to Group Policy interpretation or as to any rights or obligations under the Group Policy, the INSURER shall offer the Card member the option of resolving this by using the Arbitration procedure the INSURER has arranged. Please see the details shown in 6 Complaints Procedure. Using this Service will not affect the Card member's legal rights.
- 4.1.12 The Card member will be required to reimburse to the INSURER, within one month of the INSURER's request to the Card member, any costs or expenses the INSURER has paid out on the Card member's behalf which are not covered under the terms of this insurance.
- 4.1.13 The POLICY EXCESS, as and when applicable, will be deducted in respect of each and every separately identifiable occurrence of loss, whether notified to the INSURER as one claim or otherwise.
- 4.1.14 All benefits and services insured under this Group Policy will be provided subject to the laws of the country where the incident giving rise to the claim occurs.
- 4.1.15 When engaging in any sport or holiday activity (not excluded under the General Exclusions), the Card member must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question and the Card member must use all appropriate precautions, equipment and eye protection.

- 4.1.16 The following sports and activities are not covered: American football; boxing; bungee jumping; flying (other than as a fare-paying passenger in a licensed passenger-carrying aircraft); go karting; hang gliding; hot air ballooning; martial arts; micro lighting; mountain biking; mountaineering; motor rallies; parachuting; paragliding; piloting an aircraft; polo; potholing; rock climbing; rugby; tour operator safari, using guns; white water canoeing; yachting more than 20 nautical miles from the nearest coastline; the following WINTER SPORTS activities: bobsleigh, heli skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting.
- 4.1.17 The following sports and activities will only be covered if the Card member undertake these sports and activities as only incidental to the main purpose of the Card member's TRIP: jet skiing; parascending; scuba diving below 30 meters; white water rafting.
- 4.1.18 Although the INSURER is prepared to cover the Card member when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that the INSURER or the issuer consider such sports and activities as safe. At all times the Card member must satisfy the condition that the Card member is capable of safely undertaking the planned sport or activity, and the Card member must take all due care to avoid injury, accident or loss to yourself and to others.
- 4.1.19 Where POS receipts are not available, AMEX statement will suffice for the claim
- 4.1.20 Where hard copy bills are not available, soft copy will suffice for the claim
- 4.1.21 Where emergency claims are made, it is not necessary that AMEX card was used or not for the claim to be processed
- 4.1.22 All benefits/ coverage of claim extends to all relatives whose tickets have been purchased on the AMEX card

#### 4.2 GENERAL EXCLUSIONS

No Benefit of this Group Policy shall apply in respect of:

- 4.2.1 Expense which at the time of happening is insured by, or would, but for the existence of this Group Policy, be insured by any other existing certificate, policy or any organization's service. If the Card member has any other policy in force which may cover the event for which the Card member is claiming, the Card member must tell the INSURER.
- 4.2.2 Costs which would have been payable if the event being the subject of a claim had not occurred.
- 4.2.3 Any willful act of the Card member.
- 4.2.4 Needless self-exposure to peril except in an endeavor to save human life.

- 4.2.5 The Card member's suicide, insanity, intentional self-injury, alcoholism, drug addiction or solvent abuse or the Card member being under the influence of alcohol or drug.
- 4.2.6 Sexually transmitted diseases.
- 4.2.7 Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused.
- 4.2.8 The Card member engaging in MANUAL WORK in conjunction with any profession, business or trade during the TRIP.
- 4.2.9 The Card member engaging in or practicing for the following sports and activities: hunting; professional sports; horse jumping; hunting on horseback; steeple chasing; solo mountain climbing; any form of motor racing, speed, performance or endurance tests; solo caving; cave diving.
- 4.2.10 Loss, damage, death, injury, illness, disablement or expense caused by: war; invasion; act of foreign enemy; hostilities (whether war be declared or not); terrorist activity; civil war; rebellion; revolution; insurrection; military or usurped power; the Card member taking part in civil commotion or riot of any kind; the Card member fighting (except in self-defense)
- 4.2.11 Loss or destruction or damage or any expense whatsoever resulting from: ionizing radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 4.2.12 Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this Group Policy relates, unless negligence on the INSURER's part can be demonstrated.

## 5 MAKING A CLAIM

The Card member must check the Terms and Conditions of Insurance and the appropriate Section of this Group Policy to make sure that what he/ she is claiming for is covered.

Contact Afro Asian Assistance-AAA:

Saudi/ Bahrain / International: +973 17510600,  
USA/Canada: +18885249672,  
France / Europe: +33975180996,  
Fax: +973 17530242,  
Email: [Claims@afroasianassistance.com](mailto:Claims@afroasianassistance.com)

or write to  
AFRO ASIAN ASSISTANCE B.S.C. (c) - AAA,  
Trust Tower - 8th floor,  
Building 125,  
Road 1705,  
Block 317,  
Diplomatic Area - Manama,  
Kingdom of Bahrain,  
P.O.BOX: 20078.

Later, if necessary, Afro Asian Assistance-AAA, will contact the Card member directly.;

to notify the claim stating the benefits required. Later, if necessary, Afro Asian Assistance will contact the card member directly. Email: [claims@afroasianassistance.com](mailto:claims@afroasianassistance.com) immediately but in any event within forty-five (45) days after the date of such theft or damage and obtain a Claim Report Form.

All claims must be submitted within 28 days of the Card member's return HOME from a TRIP, on a Group Policy claim form, accompanied by original invoices, receipts, reports, etc.  
Please refer to the relevant Section of this Group Policy for specific conditions and details of the supporting evidence that the INSURER require.

Please remember that it is always advisable to retain copies of all documents when submitting the Card member's claim form.

## 6 COMPLAINTS PROCEDURE

The INSURER aims to provide a first-class service at all times. However, if the Card member has any complaint regarding the standard of service the Card member has received under the American Express Group Travel Assistance Policy, the following procedure is available to the Card member to resolve the situation: Please write to the American Express Saudi Arabia. P.O. Box 6624, Riyadh 11452, Kingdom Of, Saudi Arabia, Tel: 800 124 2229, Fax:(+9661) 474 9008 and it will then be escalated to the Relationship manager in Afro Asian Assistance-AAA