

Ahli United Bank - BSC - BENEFIT SCHEDULE

Platinum/ Infinite	Gold	Classic	BENEFIT TABLE
			Section A - Travel Advice
Included	Included	Included	Travel Advice
			Section B - Travel Assistance
Included	Included	Included	Medical Assistance
Included	Included	Included	Legal Assistance
Included	Included	Included	Cash Advance
Included	Included	Included	Lost or Stolen Document Assistance
Included	Included	Included	Interpreter
Included	Included	Included	Message Relay
Included	Included	Included	Lost Luggage Assistance
			Section C - Cancellation
US\$ 3,000	US\$ 1 000	US\$ 100	Cancellation
			Section D - Flight Delay
US\$ 900	US\$ 480	US\$ 120	Flight Delay, common carrier only, maximum
US\$ 75	US\$ 40	US\$ 10	- after initial 4 hour delay, Per hour
			Section E - Baggage Delay
US\$ 900	US\$ 480	US\$ 120	Baggage Delay, common carrier only, maximum
US\$ 75	US\$ 40	US\$ 10	- after initial 4 hour delay, per hour
			Section F - Emergency Medical and Other Expenses
US\$ 100,000	US\$ 75,000	US\$ 50,000	Emergency Medical Expenses
US\$ 50	US\$ 50	US\$ 50	- excess for Emergency Medical Expenses
US\$ 250,000	US\$ 75 000	US\$ 50,000	Emergency Medical Evacuation
US\$ 1,750	US\$ 1,000	No cover	Emergency Family Travel and Convalescence Cost
US\$ 5,000	US\$ 2,500	US\$ 1,000	Repatriation of Mortal Remains
			Section G - Baggage, Personal Money and Passport
US\$ 2,000	US\$ 1,200	US\$ 250	Baggage maximum
US\$ 250	US\$ 250	US\$ 50	- Single Article Limit
US\$ 450	US\$ 300	US\$ 50	- Valuables Limit in Total
US\$ 750	US\$ 500	No cover	Computer Equipment Single Item Limit
US\$ 500	US\$ 250	US\$ 100	- Personal Money, Cash Limit
US\$ 100	US\$ 50	US\$ 20	- Cash Limit under 16's
US\$ 1 000	US\$ 500	US\$ 100	Loss of travel documents
			Section H - Travel Accident
US\$ 100,000	US\$ 50,000	US\$ 25 000	Primary Member
US\$ 100,000	US\$ 50,000	US\$ 25,000	Spouse
US\$ 10,000	US\$ 5,000	US\$ 2,500	Child
			Section I - Personal Liability
US\$ 1 000,000	US\$ 250,000	No cover	Personal Liability
			Section J - Legal Fees
US\$ 5,000	US\$ 2,500	No cover	Overseas Legal Expenses
			Section K - Bail Bond
US\$ 5,000	US\$ 1,500	No cover	Bail Bond
			Section L - Hijack Benefit
US\$ 5 250 (US\$ 250)	US\$ 2,100 (US\$ 100)	US\$ 525 (US\$ 5)	Hijack, maximum (Per Day)
			Section M - Kidnap and Ransom
US\$ 50,000	US\$ 25,000	No cover	Kidnap and Ransom

		Section N - Purchase Protection	
US\$ 15,000	US\$ 10,000	US\$ 5,000	- Limit Per 365 day period
US\$ 7,500	US\$ 5,000	US\$ 2,500	- Limit Per Incident
US\$ 3,500	US\$ 2 500	US\$ 1,000	- Single Article Limit
US\$ 75	US\$ 75	US\$ 75	- per Item Excess
60 days	60 days	30 days	Purchase made in country of residence
90 days	90 days	45 days	Purchase made out of country of residence

IMPORTANT NOTICE

1. Pre-existing medical conditions are not covered.
2. In order to be eligible to receive benefits under this Benefit Schedule you must charge your trip and the eligible item in Section V - Purchase Protection in full to your Bkme Classic, Gold, Platinum or Infinite Card.

Benefits under this policy are underwritten by MA INSURANCE (GULF) B.S.C. (c).

PERIOD OF COVER

This document only constitutes a valid evidence of benefits when it is issued in conjunction with a valid Bkme Classic, Gold, Platinum or Infinite Card.

INTRODUCTION

IMPORTANT INFORMATION

This document is not a contract of insurance but summarises an insurance policy held by Bkme which provides benefits and coverage for the benefit of its Bkme Classic, Gold, Platinum and Infinite Card Holders. The insurance policy is issued by MA INSURANCE (GULF) B.S.C. (c) under policy number 13/ZY/30092/0/18.

The policy provides insurance coverage for the benefit of Ahli United Bank BSC Classic, Gold, Platinum and Infinite Card Holders. The policy is held by Ahli United Bank BSC, which is the only policyholder and only it has direct rights under the contract of insurance against the insurer. These rights are held for the benefit of (and in trust for) Ahli United Bank BSC Classic, Gold, Platinum and Infinite Card Holders. This document summarises the benefits available under the policy for Ahli United Bank BSC e Classic, Gold, Platinum and Infinite Card Holders; it does not give Bkme Classic, Gold, Platinum and Infinite Card Holders direct rights under the policy. Strict compliance with the terms and conditions of our policy is required if you are to receive a benefit.

Under the Financial Services Authority's Insurance Conduct of Business rules, Ahli United Bank BSC Classic, Gold, Platinum and Infinite Card Holders will not be customers of MA INSURANCE (GULF) B.S.C

(c) or of Ahli United Bank BSC. The provision of these insurance benefits to Ahli United Bank BSC Classic, Gold, Platinum and Infinite Card Holders falls outside regulation by the Financial Services Authority.

ELIGIBILITY

The benefits summarised in this document are dependent upon you being a valid Ahli United Bank BSC Classic, Gold, Platinum or Infinite Card Holder at the time of any incident giving rise to a claim and that you have charged your trip in full to your Ahli United Bank BSC Classic, Gold, Platinum or Infinite Card. Ahli United Bank BSC will give you notice if there are any material changes to the policy or if it is cancelled or expires without renewal on equivalent terms.

This is your benefit guide. It contains details of benefits, conditions and exclusions relating to Ahli United Bank BSC Classic, Gold, Platinum and Infinite Card Holders and is the basis on which all claims will be settled.

THE LAW APPLICABLE TO THESE BENEFITS

These benefits will be governed by the laws of the GCC unless we have specifically agreed otherwise.

UNDERWRITER

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DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this Benefit Schedule. For ease of reading the definitions are highlighted by the use of bold print and will start with a capital letter.

Policy holder
- Ahli United Bank BSC

You/your/beneficiary(ies)

– the Card Holder and his/her family, having charged the trip and/or eligible item in Section V – Purchase Protection in full to the Ahli United Bank BSC Classic, Gold, Platinum or Infinite card.

We/us/our

- Solidarity / Wethaq Insurance .

AXA Assistance

- the Assistance Service Provider, AXA Assistance Services Europe Limited, 10/11 Mary Street, Dublin 1, Ireland,

Baggage

– luggage, clothing, personal effects, valuables, and other articles which belong to you and are worn, used or carried by you during any trip.

Benefit Table

– the table listing the benefit amounts on page 1.

Bodily injury

– an identifiable physical injury sustained by you due to a sudden, unexpected and specific event. injury as a result of your unavoidable exposure to the elements shall be deemed to be a bodily injury.

Business associate

– any person whose absence from business for one or more complete days at the same time as your absence prevents the proper continuation of that business.

Business trip

– a trip taken wholly or in part for business purposes but excluding manual work.

Card Holder

– the holder of a Ahli United Bank SSC Classic, Gold, Platinum or infinite card, the card being valid and the account in good standing at the time of the incident.

Close relative

– mother, father, sister, brother, wife, husband, daughter, son, grandparent, grandchild, parent-in-law, son-in-law, daughter-in-law, sister-in-law, brother-in-law, step parent, step child, step sister, step brother, foster child, legal guardian, legal ward, partner or fiancée/fiancee or Common-Law Partner (any couple, including same-sex, in a common law relationship or who have co-habited for at least 6 months), who reside in the country of residence.

Couple

– the Card Holder and either their Fiance(e), spouse/partner who is normally resident at the same address.

Country of residence

– the country in which you legally reside and hold a valid residency visa and the country in which your card is issued.

Family

– the spouse or legal partner of the Card Holder, their children, step children or foster children aged under 18, or age 18 to 23 if in full time education, accompanying the parents or legal guardian, travelling on any trip to the same destination.

Home

– your normal place of residence in your country of residence.

Incidental basis

– participating in sports that are not the sole or main reason for your trip.

Medical condition(s)

– any disease, illness or injury.

Medical practitioner

– a qualified, registered practising member of the medical profession who is not related to you or any person with whom you are travelling.

Period of insurance

– any trip not exceeding 30 days, beginning and ending in the country of residence.

Under Section C – Cancellation cover shall be operative from the time you pay for the trip and ceases upon commencement of your trip. For all other sections of the Benefit Schedule, the insurance commences when you leave your home or hotel, or your place of business (whichever is the later) to commence the trip and terminates at the time you return to your home, hotel or place of business (whichever is the earlier) on completion of the trip. You must claim against your private health insurer first for any medical expenses up to your benefit limit.

The period of insurance is automatically extended for the period of the delay in the event that your return to your country of residence is unavoidably delayed due to an event covered by this Benefit Schedule.

Personal belongings

• baggage, personal money and computer equipment.

Personal money

– bank notes, currency notes and coins in current use, all held for private purposes.

Pre-existing medical condition(s)

– any medical or mental condition existing prior to your trip and/ or causing you pain or physical distress or severely restricting your normal mobility, including (but not limited to):

1. a condition for which you are on a waiting list for or have knowledge of the need for surgery, in-patient treatment or investigation at a hospital, clinic or nursing home;
2. a condition referred to a medical specialist or the cause of in-patient treatment within one year prior to your trip;
3. any mental condition including fear of flying or other travel phobia;
4. a condition for which you have not had a diagnosis;
5. a condition for which a medical practitioner has provided a terminal prognosis;
6. any circumstances you are aware of that could reasonably be expected to give rise to a claim on this Benefit Schedule.

Public transport/ common carrier

– any publicly licensed aircraft, sea vessel, train or coach on which you are booked to travel.

Sports and activities

– the activities listed on page 6 undertaken on an incidental basis.

Territorial limits

-worldwide, excluding the country of residence for Medical Benefits in Section H – Emergency Medical and Other Benefits.

Terrorism

– an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisations(s) or governments, committed for political, religious, ideological or similar purposes including the intention to influence

any government and/or to put the public, or any section of the public, in fear.

Traveling companion

– up to two (2) person(s) who is/are booked to accompany you on the trip.

Trip

– any holiday, or journey for business or pleasure made by you within the territorial limits during the period of Insurance.

Unattended

– when you are not in full view of and not in a position to prevent unauthorised interference with your property or vehicle.

Valuables

– jewellery, gold, silver, precious metal or precious or semiprecious stone articles, watches, furs, leather goods, cameras, camcorders, photographic audio video computer television and telecommunications equipment (including CD's, DVD's, tapes, films, cassettes, cartridges and headphones), computer games and associated equipment, telescopes, binoculars, portable DVD players, ipods, MP3 and MP4 players.

GENERAL CONDITIONS

These conditions apply throughout the Benefit Schedule. You must comply with the following conditions to have the full protection of the Benefit Schedule. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

1. DUAL INSURANCE

If at the time of any incident which results in a claim under this Benefit Schedule, there is another insurance covering the same loss, damage, expense or liability we will not pay more than our proportional share (not applicable to Section L – Travel Accident). Under Section H – Emergency Medical and Other Expenses – your private health insurer must pay the first amount as stated in their policy and we will commence cover once that limit has been reached.

You must claim against your private health insurer, state health provider and/or other travel insurer first for any in-patient medical expenses abroad up to all applicable limits.

2. REASONABLE PRECAUTION

You must take and cause to be taken all reasonable precautions to avoid injury, illness, disease, loss, theft or damage and take and cause to be taken all practicable steps to safeguard your property from loss or damage and to recover property lost or stolen,

3. MAXIMUM AGE LIMIT

The maximum age limit for medical benefits in Section H – Emergency Medical and Other Benefits is 65 years inclusive.

SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS

1. You must report all incidences of loss, theft, or attempted theft of personal belongings, valuables, personal money and computer equipment to the local Police within 24 hours of discovery and obtain a written report containing a crime incident number. A Holiday Representatives Report is not sufficient.
2. For items damaged whilst on your trip you must obtain an official report from an appropriate local authority.
3. If personal belongings are lost, stolen or damaged while in the care of a carrier, transport company, authority or hotel you must report to them, in writing, details of the loss, theft or damage and

obtain an official report from an appropriate local authority. If personal belongings are lost, stolen or damaged whilst in the care of an airline you must:

- a) obtain a Property Irregularity Report from the airline.
 - b) give formal written notice of the claim to the airline within the time limit contained in their conditions of carriage (please retain a copy).
 - c) retain all travel tickets and tags for submission if a claim is to be made under the Benefit Schedule.
4. You must provide an original receipt or proof of ownership for items lost, stolen or damaged to help you to substantiate your claim.
 5. Receipts for items lost, stolen or damaged must be retained as these will help you to substantiate your claim

CLAIMS CONDITIONS

These conditions apply throughout your policy. You must comply with the following conditions to have the full protection of the policy. If you do not comply we may at our option refuse to deal with your claim, or reduce the amount of any claim payment.

The first thing you should do:

We recommend that you check your cover. Please read the appropriate section in the policy to see exactly what is, and is not covered, noting any conditions, limitations and exclusions. Your Insurance Certificate will show what sections are in force.

If bodily injury, illness, happens you should immediately

1. Call AUB 24/7 call center 00973 17 221999 to report a medical emergency, request repatriation.

If loss, theft or damage happens you should immediately

1. Inform a local Police station in the country where the incident occurred and obtain a crime or lost property irregularity report.
2. Take all reasonable steps to recover missing property.
3. Take all reasonable steps to prevent a further incident.

What you must do after making a claim:

1. Tell us and provide full details in writing immediately if someone is holding you responsible for damage to their property or bodily injury to them. You must also immediately send us any writ or summons, letter of claim or other document.
2. If we ask, you must send us written details of your claim within 31 days.
3. You or your legal representatives must supply at your own expense all information, evidence, details of household insurance, medical certificates and assistance that may be needed
4. You must supply all of your original invoices, receipts and reports etc. We have listed claims evidence that will help you substantiate your claim at the end of this policy wording.

What you must not do:

1. Admit or deny any claim made by someone else against you or make any arrangement with them.
2. Abandon any property for us to deal with.
3. Dispose of any damaged items as we may need to see them.

We are entitled to take over any rights in the defence or settlement of any claim in your name for our benefit against any other party. We are entitled to take possession of the property insured and deal with any salvage. We may also pursue any claim to recover any amount due from a third party in the name of anyone claiming cover under this policy.

We reserve the right to require you to undergo an independent medical examination at our expense. We may also request and will pay for a post-mortem examination where it is not forbidden by law.

We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

FRAUD

You must not act in a fraudulent manner. If you or anyone acting for you:

1. make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any respect or
2. make a statement in support of a claim knowing the statement to be false in any respect or
3. submit a document in support of a claim knowing the document to be forged or false in any respect or
4. make a claim in respect of any loss or damage caused by your willful act or with your connivance Then
 - a) we shall not pay the claim
 - b) we shall not pay any other claim which has been or will be made under the policy
 - c) we may at our option declare the policy void
 - d) we shall be entitled to recover from you the amount of any claim already paid under the policy
 - e) we may inform the police of the circumstances
 - f) we shall not make any return of premium.

EMERGENCY AND MEDICAL SERVICE

- Call AUB 24/7 call center 00973 17 221999 to report a medical emergency, request repatriation.

In the event of a serious illness or accident which may lead to in-patient hospital treatment, or before any arrangements are made for repatriation, or in the event of you incurring medical expenses in excess of US\$ 500, you must contact as above. The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If this is not possible because the condition requires immediate emergency treatment you must contact AUB 24/7 call center as soon as possible.

Private medical treatment is not covered unless authorized Specifically by Insurers.

MEDICAL ASSISTANCE ABROAD

(Re)insurers has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill. (Re)Insurers will also arrange transport home when this is considered to be medically necessary, or when you have notice of serious illness or death of a close relative at home.

PAYMENT FOR MEDICAL TREATMENT ABROAD

If you are admitted to a hospital/clinic while outside your country of residence, (Re)Insurers will arrange for medical expenses covered by the Benefit Schedule to be paid direct to the hospital/clinic. To take advantage of this benefit someone must contact AUB 24/7 call center for you as soon as possible.

For simple out-patient treatment, you should pay the hospital/clinic yourself and claim back medical expenses from us on your return to your country of residence. Beware of requests for you to sign for excessive treatment or charges. If in doubt regarding any such requests, please call AUB 24/7 call center for guidance.

GENERAL EXCLUSIONS

These exclusions apply throughout your Benefit Schedule. We will not pay for claims arising directly or indirectly from:

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, terrorism, revolution, insurrection, civil commotion assuming

the proportions of or amounting to an uprising, military or usurped power but this exclusion shall not apply to losses under Section H – Emergency Medical and Other Expenses and Section L – Travel Accident unless such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.

2. Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.
3. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
4. Your participation in or practice of any sport or activity unless it is shown as covered in the list of Sports and Activities on page 6.
5. Your engagement in or practice of: manual work involving the use of dangerous equipment in connection with a profession business or trade, flying except as a fare paying passenger in a fully-licensed passenger-carrying aircraft, the use of motorised two or three wheeled vehicles unless a full driving licence issued in your country of residence is held permitting the use of such vehicles, professional entertaining, professional sports, racing (other than on foot), motor rallies and motor competitions, or any tests for speed or endurance.
6. Your pursuit of winter sports or scuba diving.
7. Your wilfully, self-inflicted injury or illness, suicide or attempted suicide, sexually transmitted diseases, solvent abuse, alcohol abuse, the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction), self exposure to needless peril (except in an attempt to save human life).
8. A condition you have in respect of which a medical practitioner has advised you not to travel or would have done so had you sought his/her advice.
9. A condition for which you are travelling with the intention of obtaining medical treatment (including surgery or investigation) or advice outside of your country of Residence
10. A condition for which you are not taking the recommended treatment or prescribed medication as directed by a medical practitioner.
11. Your travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.
12. Your own unlawful action or any criminal proceedings against you.
13. Not covered is any claim where you are entitled to Indemnity under any other Insurance, including any amounts recoverable from any other source, except in respect of any excess beyond the amount which would have been covered under such other Insurance, or any amount recoverable from any other source, had these benefits herein not been effected.
14. Unless we provide cover under this insurance, any other loss, damage or additional expense following on from the event for which you are claiming. Examples of such loss, damage or additional expenses would be the cost of replacing locks after losing keys, cost incurred in preparing a claim or loss of earnings following bodily injury or illness.
15. Operational duties as a member of the Armed Forces.
16. Your travel to a country or specific area or event to which a government agency in the country of residence or the World Health Organization has advised the public not to travel, or which are officially under embargo by the United Nations.

**SPECIAL EXCLUSIONS APPLICABLE
TO PERSONAL BELONGINGS**

1. Payment will be made based on the value of the property at the time it was damaged, lost or stolen. A deduction will be made for wear, tear and loss of value depending on the age of the property.
2. Loss, theft of or damage to valuables or personal money left unattended at any time (including in a vehicle or in the custody of carriers) unless deposited in a hotel safe or locked safety deposit box.
3. Loss, theft of or damage to personal belongings or computer equipment contained in an unattended vehicle:
 - a) overnight between 9pm and 9am (local time) or
 - b) at any time between 9am and 9pm (local time) unless it is in the locked boot which is separate from the passenger compartment for those vehicles with a boot, or for those vehicles without a separate boot locked in the vehicle and covered from view and evidence of forcible and violent entry to the vehicle confirmed by a police report.
4. Claims arising for computer equipment left unattended in a place to which the general public has access or left in the custody of a person who does not have an official responsibility for the safekeeping of the property at anytime.
5. Claims arising for computer equipment, personal money and valuables whilst in the custody of a carrier.
6. Loss or damage due to delay, confiscation or detention by customs or other authority.
7. Loss, theft of or damage to cheques, travellers cheques, money, postal or money orders, pre-paid coupons or vouchers, travel tickets, credit/debit or charge cards.
8. Loss, theft of or damage to unset precious stones, contact or corneal lenses, eye glasses, hearing aids, dental or medical fittings, cosmetics, antiques, musical instruments, deeds, manuscripts, securities, perishable goods, bicycles and damage to suitcases (unless the suitcases are entirely unusable as a result of one single incidence of damage).
9. Loss or damage due to cracking, scratching, breakage or damage to china, glass (other than glass in watch faces, cameras, binoculars or telescopes), porcelain or other brittle or fragile articles unless caused by fire, theft, or accident to the aircraft, sea vessel, train or vehicle in which they are being carried.
10. Loss or damage due to breakage of sports equipment or damage to sports clothing whilst in use.
11. Claims which are not supported by the original receipt, proof of ownership or insurance valuation (obtained prior to the loss) of the items lost, stolen or damaged.
12. Loss, theft of or damage to tools of trade, motor accessories and other items used in connection with your business, trade, profession or occupation.
13. Loss or damage caused by wear and tear, depreciation, deterioration, atmospheric or climatic conditions, moth, vermin, any process of cleaning repairing or restoring, mechanical or electrical breakdown or liquid damage.
14. Loss or damage due to depreciation in value, variations in exchange rates or shortages due to error or omission.
15. Claims arising from loss or theft from your accommodation unless there is evidence of forced entry which is confirmed by a police report.
16. Claims arising from damage caused by leakage of powder or liquid carried within personal effects or baggage.
17. Claims arising from loss, theft or damage of personal belongings or computer equipment shipped as freight or under a bill of lading.

SPORTS AND ACTIVITIES

You are covered under Section H – Emergency Medical and Other Expenses for the following activities automatically at no additional charge, provided that the activity is on an incidental basis. Cover under Section M – Personal Liability for those sports or activities marked with * is EXCLUDED

- Archery (amateur)
- Badminton (amateur)
- Baseball (amateur)
- Basketball (amateur)
- Beach Games
- Bungee Jump (1)
- *Camel / Elephant Riding (incidental)
- Canoeing (Up to Grade 3)
- *Clay Pigeon Shooting
- Cricket (amateur)
- Cycling (other than specified)
- Dinghy Sailing
- Fell Walking
- Fencing
- Fishing
- Football (amateur)
- GAA Football (amateur)
- Golf (amateur)
- Hiking (under 2,000 meters altitude)
- Hockey (amateur)
- Horse Riding (up to 7 days)
- Jet Boating
- *Jet Skiing
- Jogging
- Manual Work - bar and restaurant, waitress, waiter, chalet, maids, au pair and nanny's and occasional light manual work at ground level including retail work and fruit picking but excluding the use of power tools and machinery
- Marathon Running (amateur)
- Motorcycling up to 50cc
- Netball (amateur)
- Non manual work (Including professional, administrative or clerical duties only)
- Orienteering
- Outward bound Pursuits
- *Paintballing
- Parascending (over water)
- Pony Trekking
- Racquetball
- River Canoeing (Up to Grade 3)
- Roller Skating
- Roller Blading
- Rounder's
- Rowing
- Running -sprint/long distance (amateur)
- Sail Boarding
- *Sailing within territorial waters
- Scuba Diving' Up to 30 meters if adequately supervised with qualified instructor (see notes below)
- Skate Boarding
- Snorkeling
- Squash (amateur)
- Surfing (amateur, under 14 days)
- Tennis (amateur)
- Tour Operator Safari
- Track Events
- Trekking (under 2,000 metres altitude)
- Volleyball (amateur)
- War Games / White Water Rafting (Grade 1 to 3)
- Water Polo (amateur) / Windsurfing (amateur)
- Water skiing (amateur) / Yachting(racing/crewing/inside territorial waters

BENEFIT SCHEDULE

SECTION A - TRAVEL ADVICE

WHAT IS COVERED

Before and during your trip we will provide you with information on:

1. current visa and entry requirements for all countries. If you hold a passport from a country other than the country of residence, we may need to refer you to the embassy or consulate of the country concerned .
2. current vaccination requirements for all countries and information on current World Health Organisation warnings .
3. weather forecasts abroad.
4. specific languages spoken at the travel destination.
5. time zones and time differences.
6. opening hours of major banks including information and advice on the acceptability of various currencies and the main currency in use at the travel destination .

SECTION B - TRAVEL ASSISTANCE

WHAT IS COVERED

During your trip we will:

1. assist you with the procurement of a lawyer and/or interpreter and or the advance of any legal or interpreter's fees if you are arrested or threatened with arrest while travelling, or are required to deal with any public authority .
2. relay messages to your close relatives, business colleagues or friends in your country of residence.
3. assist in locating your lost luggage and provide you with regular updates on the current situation.
4. provide an advance if your cash, traveller's cheques or credit cards are lost or stolen and there are no other means for you to obtain funds.
assist in obtaining replacement travel documents if the documents required for the return journey are lost or stolen. We will not pay the charges payable for issuing new documents . In the event that travel tickets for the return journey are lost or stolen, an advance shall be paid to enable purchase of a replacement ticket .

SPECIAL CONDITIONS

1. All advances and delivery fees will be charged to your Bkme Classic , Gold, Platinum or Infinite Card account unless other accepted means of repayment to us are made in advance.
2. We assume no responsibility for any advice or counsel given by the professional. You shall not have any recourse to us by reason of our suggestion of a professional or attorney or due to any legal or other determination resulting there from.
3. Any1hing mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. The cost of any advance or delivery fee.
2. Any1hing mentioned in GENERAL EXCLUSIONS on page 5.

SECTION C - CANCELLATION

What is Covered

We will pay you, up to the amount shown in the Benefit Table, for any irrecoverable unused common carrier and hotel costs together with any reasonable additional travel expenses incurred if

cancellation of the trip is necessary and unavoidable as a result of the death, bodily injury or illness of:

1. you;
2. your travelling companion;
3. your close relative; or
4. . the close relative of your travelling companion .

SPECIAL CONDITIONS

1. If you delay or fail to notify the travel agent, tour operator or provider of transport/ accommodation, at the time it is found necessary to cancel the trip, our liability shall be restricted to the cancellation charges that would have applied had failure or delay not occurred.
2. . If you cancel the trip due to bodily Injury or illness you must provide a medical certificate from the medical practitioner treating the injured/ill person. stating that this necessarily and reasonably prevented you from travelling .
3. Any1hing mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Pre-existing medical conditions of you or anyone under WHAT IS COVERED.
2. The cost of recoverable airport charges and levies.
3. Any claims arising directly or indirectly from circumstances known to you prior to the date the date these benefits became effective or the time of booking any trip (whichever is the earlier) which could reasonably have been expected to give rise to cancellation of the trip.
4. Travel tickets paid for using any airline mileage reward scheme, for example Air Miles, or any card bonus point schemes.
5. Accommodation costs paid for using any Timeshare, Holiday Property Bond or other holiday points scheme .
6. Normal pregnancy, without any accompanying bodily injury, illness, disease or complication. This section is designed to provide cover for unforeseen events. accidents, illnesses and diseases and normal childbirth would not constitute an unforeseen event.
7. Any1hing mentioned in GENERAL EXCLUSIONS on page 5.

SECTION D - FLIGHT DELAY

WHAT IS COVERED

If departure of the scheduled common carrier on which you are booked to travel is delayed at the final departure point from or to the country of residence for at least 4 hours from the scheduled lime of departure due to:

1. delay of a common carrier caused by severe weather; or
2. . delay due to a strike or other job action by employees of a common carrier scheduled to be used by you during your trip; or
3. delay caused by equipment failure of a common carrier; we will pay you up to the amount shown in the Benefit Table for each completed 4 hours delay up to a maximum of the amount shown in the Benefit Table.

SPECIAL CONDITIONS

1. You must check in according to the itinerary supplied to you.
2. You must obtain confirmation from the carriers (or their handling agents) in writing of the number of hours of delay and the reason for the delay.
3. You must comply with the terms of contract of the travel agent, tour operator or provider of transport .
4. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Claims arising directly or indirectly from:

- a) Strike or industrial action or air traffic control delay existing or publicly declared by the date these benefits became effective or you booked your trip (whichever is the earlier).
 - b) Withdrawal from service (temporary or otherwise) of an aircraft or sea vessel on the recommendation of the Aviation Authority or a Port Authority or any similar body in any country.
2. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION E - BAGGAGE DELAY

WHAT IS COVERED

We will pay you up to the amount shown in the Benefit Table per hour for Baggage Delay for the emergency replacement of clothing, medication and toiletries if the baggage you have checked in with a common carrier is temporarily lost in transit during the outward journey and not returned to you within 4 hours of your arrival at the final initial destination.

If the loss is permanent the amount paid will be deducted from the final amount to be paid under Section K - Baggage.

SPECIAL CONDITIONS

1. Written confirmation must be obtained from the carrier, confirming the number of hours the baggage was delayed.
2. All receipts must be retained.
3. Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 4.
4. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Anything mentioned under SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 6.
2. Anything mentioned in GENERAL EXCLUSIONS on page 5

SECTION F - EMERGENCY MEDICAL AND OTHER EXPENSES

WHAT IS COVERED

We will pay you, up to the amount shown in the Benefit Table, for the following expenses which are necessarily incurred outside of the country of residence as a result of your suffering bodily injury or a medical condition and/or compulsory quarantine:

1. Emergency medical, surgical, hospital, ambulance and nursing fees and charges incurred outside of the country of residence.
2. Emergency dental treatment for the immediate relief of pain (to natural teeth only) up to the limit in the Benefit Table incurred outside of the country of residence.
3. In the event of your death outside of the country of residence up to the amount in the Benefit Schedule for conveying your ashes or returning your remains to your home.
4. Up to the maximum amount shown in the Benefit Table with the prior authorisation of (Re)insurers for Emergency Family Travel and Convalescence for:
 - a. reasonable accommodation expenses incurred, up to the standard of your original booking, if it is medically necessary for you to stay beyond your scheduled return date; and
 - b. if you are hospitalised as an in-patient for more than 5 days, transport for a close relative from the country of residence to visit you or escort you to your home if you are travelling alone.
5. With the prior authorisation of (Re)insurers, up to the amount shown in the Benefit Table for the use of air transport or other suitable means, including qualified attendants, to repatriate you to your home if it is medically necessary. Repatriation expenses will

be in respect only of the identical class of travel utilised on the outward journey unless (Re)insurers agree otherwise.

6. Economy class transport and up to the amount shown in the Benefit Table per night for 3 nights accommodation expenses for a friend or close relative to travel from the country of residence to escort beneficiaries under the age of 16 to your home in the country of residence if you are physically unable to take care of them. If you cannot nominate a person we will then select a competent person.

SPECIAL CONDITIONS

1. You must give notice as soon as possible to (Re)insurers of any bodily injury or medical condition which necessitates your admittance to hospital as an in-patient or before any arrangements are made for your repatriation.
2. You must contact AUB 24/7 call center as soon as possible in the event of you incurring medical expenses in excess of US\$ 500 relating to any one incident.
3. In the event of your bodily injury or medical condition we reserve the right to relocate you from one hospital to another and arrange for your repatriation to the country of residence at any time during the trip. We will do this if in the opinion of the medical practitioner in attendance or (Re)insurers you can be moved safely and / or travel safely to the country of residence to continue treatment.
4. You must claim against your state or private health insurer first for any in-patient medical expenses abroad up to your policy limit. In the event of a claim under this section you must advise us of any other insurance policy you hold or benefit from which may provide cover.
5. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Pre-existing medical conditions
2. Any claims arising directly or indirectly in respect of:
 - a) Costs of telephone calls, other than calls to AUB 24/7 call center notifying them of the problem for which you are able to provide a receipt or other evidence to show the cost of the call and the number telephoned.
 - b) The cost of treatment or surgery, including exploratory tests, which are not directly related to the bodily injury or medical condition which necessitated your admittance into hospital.
 - c) Any expenses which are not usual, reasonable or customary to treat your bodily injury or medical condition.
 - d) Any form of treatment or surgery which in the opinion of the medical practitioner in attendance and (Re)insurers can be delayed reasonably until your return to the country of residence.
 - e) Expenses incurred in obtaining or replacing medication, which at the time of departure is known to be required or to be continued outside the country of residence.
 - f) Additional costs arising from single or private room accommodation.
 - g) Treatment or services provided by a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by (Re)insurers.
 - h) Any expenses incurred after you have returned to the country of residence unless previously agreed to by (Re)insurers.
 - i) Expenses incurred as a result of a tropical disease where you have not had the recommended inoculations and/or taken the recommended medication.
 - j) Your decision not to be repatriated after the date when in the opinion of (Re)insurers it is safe to do so.
3. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION G - BAGGAGE, PERSONAL MONEY AND PASSPORT

WHAT IS COVERED

BAGGAGE

If your baggage and the personal effects within the baggage are lost or stolen on a trip we will reimburse you, up to the maximum shown in the Benefit Table, for the cost of replacement or repair of the baggage and its contents if the loss or damage occurs:

1. while the baggage or personal effect is/are in the hotel or in the custody of a common carrier; or
2. as the result of theft of the baggage.

For loss on a common carrier the maximum amount to be reimbursed per bag is 50% of the maximum limit in the Benefit Table. The maximum we will pay for any one article, pair or set of articles is equal to the Single Item Limit shown in the Benefit Table. The maximum we will pay for all valuables in total is equal to the valuables limit shown in the Benefit Table.

The amount payable will be the value at today's prices less a deduction for wear tear and depreciation.

In case of loss to a pair or set, we may elect to:

1. repair or replace any part, to restore the pair or set to its value before the loss; or
2. pay the difference between the cash value of the property before and after the loss.

PERSONAL MONEY

We will pay you up to the amounts shown in the Benefit Table for the robbery, burglary or theft of personal money which was in your care, custody or control while on a trip outside of the country of residence.

We will pay you up to the Cash Limit for under 16's shown in the Benefit table if you are under the age of 16.

LAPTOP COMPUTER

We will pay you up to the amounts shown in the Benefit table for the loss of or damage to your laptop computer taken on or purchased on a trip. Hired or leased computers are excluded from cover.

PASSPORT

We will pay you up to the amount shown in the Benefit Table for reasonable additional travel and accommodation expenses incurred necessarily abroad to obtain a replacement of your lost passport, travel tickets and other relevant travel documents when such loss arises out of robbery, burglary or theft. We will only pay the pro-rata value of the lost passport.

SPECIAL CONDITIONS

1. All receipts must be retained.
2. Anything mentioned under SPECIAL CONDITIONS APPLICABLE TO PERSONAL BELONGINGS on page 4.
3. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Anything mentioned under SPECIAL EXCLUSIONS APPLICABLE TO PERSONAL BELONGINGS on page 6.
2. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION H - TRAVEL ACCIDENT

Loss of	Table of Losses % of Principal sum
100%	Life
100%	Both Hands or Both Feet
100%	Sight of Both Eyes
100%	One Hand and One Foot
100%	Either Hand or Foot and Sight of One Eye
100%	Speech and Hearing in Both Ears
50%	Either Hand or Foot
50%	Sight of One Eye
50%	Speech
50%	Hearing in Both Ears
25%	Thumb and Index Finger of Same Hand

"Loss" with regard to:

1. Hand or foot means actual severance through or above the wrist or ankle joints;
2. Eye means entire and irrecoverable loss of sight; and
3. Thumb and index finger means actual severance through or above the joint that meets the hand at the palm;
4. Speech or hearing means entire and irrecoverable loss of speech or hearing of both ears

WHAT IS COVERED

We will pay you, up to the amount shown in the Benefit Table, if you sustain bodily injury whilst on a common carrier which shall solely and independently of any other cause, result within one year in your loss, as shown in the Table of Losses above, or permanent total disablement.

SPECIAL CONDITIONS

1. Our medical practitioner may examine you as often as they deem necessary in the event of a claim.
2. Anything mentioned in GENERAL CONDITIONS on page 4.

PROVISIONS

The benefit is not payable to you:

1. Under more than one of the items shown in the Table of Losses.
2. Under Permanent Total Disablement, until one year after the date you sustain bodily injury.
3. Under Permanent Total Disablement, if you are able or may be able to carry out any gainful employment or gainful occupation.

WHAT IS NOT COVERED

1. Pre-existing medical conditions
2. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION I - PERSONAL LIABILITY

WHAT IS COVERED

We will pay up to the amount shown in the Benefit Table, (inclusive of legal costs and expenses up to the amount shown in the Benefit Table) against any amount you become legally liable to pay as compensation for any claim or series of claims arising from any one event or source of original cause in respect of accidental:

1. Bodily injury, death, illness or disease to any person who is not in your employment or who is not a close relative or member of your household.
2. Loss of or damage to property that does not belong to and is neither in the charge of or under the control of you, a close relative, anyone in your employment or any member of your household other than any temporary holiday accommodation occupied (but not owned) by you.

SPECIAL CONDITIONS

1. You must give us written notice as soon as possible of any incident, which may give rise to a claim.

2. You must forward every letter, writ, summons and process to us as soon as you receive it.
3. You must not admit any liability or pay, offer to pay, promise to pay or negotiate any claim without our written consent.
4. We will be entitled if we so desire to take over and conduct in your name the defence of any claims for indemnity or damages or otherwise against any third party. We shall have full discretion in the conduct of any negotiation or proceedings or in the settlement of any claim and you shall give us all necessary information and assistance which we may require.
5. In the event of your death, your legal representative(s) will have the protection of the Benefit Schedule provided that such representative(s) comply(ies) with the terms and conditions outlined in this document.
6. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Compensation or legal costs arising directly or indirectly from:
 - a) Liability which has been assumed by you under agreement unless the liability would have attached in the absence of such agreement.
 - b) Pursuit of any business, trade, profession or occupation or the supply of goods or services.
 - c) Ownership, possession or use of vehicles, aircraft or watercraft (other than surfboards or manually propelled rowboats, punts, canoes).
 - d) The transmission of any communicable disease or virus.
 - e) Ownership or occupation of land or buildings (other than occupation only of any temporary holiday accommodation where we will not pay for the first US\$ 500 of each and every claim arising from the same incident).
 - f) Your criminal, malicious or deliberate acts.
2. Anything mentioned in the GENERAL EXCLUSIONS on page 5.

SECTION J - LEGAL FEES

WHAT IS COVERED

We will pay up to the amount shown in the Benefit Table for legal fees you incur as a result of false arrest or wrongful detention by any Government or Foreign Power during your trip.

SPECIAL CONDITION

1. If you or your lawyer receive any compensation, you must repay us any legal fees which we have paid up to the amount of the compensation.
2. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Claims occurring within the country of residence.
2. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION K - BAIL BOND

WHAT IS COVERED

We will pay up to the amount shown in the Benefit Table for Bail Bond Costs you incur as a result of false arrest or wrongful detention by any Government or Foreign Power during your trip.

SPECIAL CONDITIONS

1. If you or your lawyer receive any compensation or repayment of the Bail Bond, you must repay us any monies which we have paid up to the amount of our payment.
2. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. Claims occurring within the country of residence.

2. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION L - HIJACK BENEFIT

WHAT IS COVERED

We will pay you up to the amounts shown in the Benefit Table for each 24 hours you are detained in the event that the aircraft or sea vessel in which you are travelling as a fare paying passenger is hijacked.

WHAT IS NOT COVERED

1. Anything mentioned in GENERAL CONDITIONS on page 4.
2. Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION M - KIDNAP & RANSOM

DEFINITIONS - Applicable to this section

Kidnapping

– any event or connected series of events of seizing, detaining or carrying away by force or fraud, of one (or more) beneficiary (except a minor by his/her parents) by one person or collaborating persons for the purpose of demanding Ransom Monies.

Extortion

– any threat for the purpose of demanding Ransom Monies communicated to the beneficiary to kill, physically injure or kidnap the beneficiary, provided that at the time of the threat such Ransom Monies are not being carried by, transported by or otherwise in the actual physical possession of the beneficiary so threatened.

Loss

– the total of Ransom Monies, net of all recoveries, which you shall have (1) paid by reason of any one Kidnapping or Extortion; or (2) lost while being delivered by reason of any one Kidnapping, alleged Kidnapping or Extortion.

Ransom Monies

– any monies which you shall have paid or shall have lost under circumstances described in What is Covered 1 or 2 below. The term "Monies" as used herein shall include cash, monetary instruments, bullion, or the fair market value of any securities, property or services.

WHAT IS COVERED

We will pay you up to the amounts shown in the Benefit Table for Loss of Ransom Monies paid by or on your behalf resulting directly from the following incidents occurring outside of the country of residence during the period of insurance:

1. Kidnap and Ransom/Extortion - Loss of Ransom Monies paid by you resulting from:
 - a) Kidnapping or alleged Kidnapping of you; and
 - b) the Extortion upon you.
2. In-Transit / delivery - Loss due to destruction, disappearance or wrongful appropriation of Ransom Monies while being delivered to persons demanding the Ransom Monies
3. Reward - the amount agreed to be offered by us and paid by you to any informant for information leading to the arrest and conviction of individual(s) responsible for the Loss.
4. Expenses - expenses incurred for the purpose of investigating a Kidnapping or Extortion, paying Ransom Monies, negotiating or obtaining the release of any Insured Person; provided that such Kidnapping or Extortion is insured hereunder.

SPECIAL CONDITIONS

1. As a condition precedent to our liability, you, or those acting on your behalf, will have approved the payment of Ransom Monies.
- 2.. In the event of a Kidnapping or Extortion of a beneficiary during period of insurance, and in the case of a Kidnapping or Extortion, prior to the payment of Ransom Monies, you or those acting on your behalf, will make every reasonable effort to:
 - a) Determine that the Kidnapping has actually occurred;
 - b) Give immediate oral and written notice to us with periodic and timely updates concurrent with activity occurring during the incident; and
 - c) If it appears to be in the best interest of the beneficiary, notify the national or other appropriate law enforcement agency having jurisdiction over the matter.
3. Confidentiality: You will use all reasonable efforts not to disclose the existence of this policy. This condition will also apply to any excess or other insurance.
- 4 You shall be reimbursed for the ultimate net Loss in respect of Ransom Monies paid by you in the event of the Kidnapping of you during the period of insurance, but all benefits are not to exceed the maximum benefit in the Benefit table.

WHAT IS NOT COVERED

1. We will not be liable for Loss, Reward or Expense caused by or resulting either directly or indirectly from:
 - d) the fraudulent, dishonest, or criminal acts of the Insured Person, or any person authorized by you to have custody of Ransom Monies; or
 - e) Confiscation or Expropriation of Reward or Ransom Monies by any governmental authority.
 - f) Claims originating within the country of residence.
- You agree to reimburse us for any payments made by us which are ultimately determined not to be covered because of the Application of these exclusions.
2. . Anything mentioned in GENERAL EXCLUSIONS on page 5.

SECTION N-PURCHASE PROTECTION

DEFINITIONS - Applicable to this section

You/your

– the holder of a Bkme Classic, Gold, Platinum or Infinite card, the card being valid and the account in good standing at the time of the incident.

Eligible item

– an item, purchased by the Card Holder solely for personal use (including gifts), which has been charged fully to the Card Holders Bkme Classic, Gold, Platinum or Infinite Card account and is not listed under WHAT IS NOT COVERED in this section.

Purchase price

– the lower of the amounts shown on either the Bkme Classic, Gold, Platinum or Infinite Card billing statement or the store receipt for the eligible item.

WHAT IS COVERED

In the event of loss through theft, fire and accidental damage to an eligible item, within the number of days of purchase as shown in the Benefit Schedule, we will, at our option, replace or repair the eligible item or credit your Ahli United Bank BSC Classic, Gold, Platinum or Infinite Card account an amount not exceeding the purchase price of the eligible item, or the single item limit shown in the Benefit Table whichever is lower. We will not pay more than the amount shown in the Benefit Table for any one event, or more than the maximum amount shown in the Benefit Table in any one 365 day period.

SPECIAL CONDITIONS

1. Purchase Protection provides cover only for claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability
2. Claims for an eligible item belonging to a pair or set, will be paid up to the full purchase price of the pair or set, provided the items are not useable individually and cannot be replaced individually.
3. If you purchase the eligible item as a gift for someone else, we will if you wish, pay a valid claim to the recipient, subject to you making the claim.
4. . You must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an eligible item.
5. You will need to transfer to us, on our request and at your expense, any damaged eligible item or part of a pair or set, and assign the legal rights to recover from the party responsible up to the amount we have paid.
6. You must document that the claim has not been sent to other insurance company.
7. You must provide us with the original sales receipt from store, original of card receipt, original of account showing the transaction and the police report.
8. Anything mentioned in GENERAL CONDITIONS on page 4.

WHAT IS NOT COVERED

1. The excess of US\$ 75, applying to each and every eligible item.
2. Lost items not connected to theft, fire or damage caused by accident.
- 3 Mysterious disappearance of items.
- 4_ Theft or damage caused by fraud, mistreatment, carelessness or not following the manufacturers manual.
5. Items which were used before purchase, second-hand, altered, or bought fraudulently by the Card Holder.
- 6 Damage to items caused by product defects.
7. Expenses due to repairs not performed by workshops approved by AXA Assistance.
- 8 Stolen items not reported to the police within 48 hours of discovery and a written report obtained.
- 9 Items left unattended in a place accessible to the public.
10. Loss or damage due to normal wear and tear of items or damage due to normal use or normal activity during sports and games (example golf- tennis balls, or other consumable items used for sport or games).
11. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
- 12.. Loss or damage due to radioactivity, water, damp, earthquake, unexplainable disappearance or error during production.
13. Theft, loss or damage when item is under supervision, control or taking care of, by third party other than allowed according to safety regulations.
- 1 . Items not received by the Card Holder or other party pointed out by the Card Holder.
15. Losses from any item of any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
6. Direct physical theft or damage to items in a motor vehicle or as a result of the theft of said motor vehicle.
- 17 Loss caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts.
18. Loss of jewellery, watches, precious metals and gemstones in baggage unless carried by hand and under the Card Holder's personal supervision or under the supervision of a travelling companion previously known to the Card Holder.

19. Service, cash, travel checks, tickets, documents, currency, silver and gold.
20. Art, antiques, rare coins, stamps and collector's items.
21. Animals, living plants, consumables, perishable goods or permanent installations.
22. Electronic items and equipment, including but not limited to , personal stereos, MP3 and MP4 players, computers or computer-related equipment whilst at your place of employment, items used for business purpose.
23. Riot and civil commotions, strikes, labour and political disturbances .
24. Any mail order items or items delivered by courier until item or items are received, checked for damage and accepted at the nominated delivery address .
25. Items purchased on the Internet unless it is from a local country registered site.
26. Theft or accidental damage to any item where there is any other insurance covering the same theft or accidental damage, or where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess .
27. Anything mentioned in GENERAL EXCLUSIONS on page 5.

COMPLAINTS PROCEDURE

MAKING YOURSELF HEARQ

We are committed to providing you with an exceptional level of service and customer care. We realize that things can go wrong and there may be occasions when you feel that we have not provided the service you expected. When this happens, we want to hear about it so that we can try to put things right.

WHEN YOU CONTACT US:

Please give us your name and contact telephone number. Please quote your Ahli United Bank BSC Classic, Gold, Platinum or Infinite Card and/or claim number. Please explain clearly and concisely the reason for your complaint.

STEP ONE - INITIATING YOUR COMPLAINT

You need to contact AUB 24/7 call center. We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if you are not satisfied, you can take the issue further:

STEP TWO - CONTACTING BROKERS WHO WILL CONTACT REINSURERS – prakash.panthulu@willistowerswatson.com

If your complaint is one of the few that cannot be resolved by this stage contact the Head of Customer Care in your preferred language, who will arrange for an investigation on behalf of the Bank

Other than medical emergency where you will contact AUB 24/7 call center, other claims are on reimbursement basis and along with the claim form and supporting documents these should be first sent by email to:

Jennifer.Robert@WillisTowersWatson.com
annie.carvalho@willistowerswatson.com
prakash.panthulu@willistowerswatson.com