

EDU PLUS

POLICY WORDING

DEFINITIONS

Accident means a sudden, unexpected and specific event caused solely and directly by violent, external and visible means which occurs at an identifiable time and place, resulting in Injury.

Accidental Death means a sudden, unexpected and specific event caused solely and directly by violent, external and visible means which occurs at an identifiable time and place, resulting in death.

Beneficiary means the person or persons nominated by the Insured and as defined in the Certificate of Insurance; if no such designation is then effective, such indemnity shall be payable to the Insured's legal heirs.

Bodily Injury means an identifiable physical injury sustained during the period of insurance and caused by a sudden, unexpected and specific event and excludes any disease, sickness or medical disorder.

Company or Insurer means Royal & Sun Alliance Insurance (Middle East) B.S.C.(c), United Arab Emirates.

Certificate of Insurance means the document which gives details such as, but not limited to, Insured(s) name(s), Policy Effective Date, Period of Coverage, Policy No., Premium, Premium Payment Option, Benefit & Cover limits, Plan Type selected, Cover Option and Beneficiary Name.

Country of Residence means the country in which the Insured is currently residing and holds a valid residency visa.

Country of Issuance means the country in which this Policy is issued.

Covered Medical Expenses means Reasonable and Customary Charges incurred by the Insured for services and supplies which are recommended by an attending Physician. They include:

- (a) The services of a Physician;
- (b) Hospital confinement and use of operating room;
- (c) Anaesthetics (including administration), x ray examinations or treatments and laboratory tests;
- (d) Ambulance service; and
- (e) Drugs, medicines, and therapeutic services and supplies.

Credit Cards mean credit, debit, bankers and cash dispenser cards all held for social, domestic or charitable purposes.

Daily Benefit means the amount payable for each day spent in the Hospital.

Educational Institution Is an authorised, registered and/or licensed educational institution.

Excess or Deductible means the first portion of the Sum Insured, or period, of each and every loss payable by the Insured or for which no benefits are payable.

Excluded / Hazardous Activities means

- Aviation except for air travel
- Diving necessitating the use of breathing apparatus
- Hang gliding
- Hunting, racing or any other competition on horseback
- Mountaineering
- Parachuting
- Racing on wheels
- Rock or cliff climbing
- Sport as a professional
- Use of woodworking machinery for business purposes

- Winter sports other than curling or skating
- Offshore activities of any nature
- Sailing as a member of crew on ocean-going vessel
- Underground mining
- Military activities

Geographical Limits mean the country where your Home is situated as stated in the schedule.

Hospital means a place that:

- (a) Holds a valid license (if required by law);
- (b) operates primarily for the care and treatment of sick or injured persons;
- (c) Has a staff of one or more Physicians available at all times;
- (d) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
- (e) Has organized diagnostic and surgical facilities, either on premises or in facilities available to the hospital on a pre-arranged basis;
- (f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment center; and
- (g) maintains X-ray equipment and operating room facilities.

Injury means bodily injury caused solely and directly by violent, accidental, external and visible means, requiring treatment by a Physician and resulting, directly and independently of all other causes, in loss covered by this Policy.

Inpatient means an Insured who is confined to a Hospital for whom a room and board charge is made.

Insured means any individual named in the Certificate of Insurance between the ages of 18 years and 64 years and whose credit card or bank account is debited towards premium under this Policy and reported to the Company. The Insured must hold a valid residency visa of the Country of Issuance.

Insured Event means an event covered by the coverage provided under this Policy.

Loss means the act or instance of losing and/or the disappearance of something cherished and/or a measurable reduction in some substance or process.

Lost or Stolen means having been inadvertently lost or having been stolen by a third party without your assistance, consent or co-operation.

Manual Labour means physical labour involving the use of hands or the use or operation of mechanical or non-mechanical machinery or equipment.

Medical Treatment means a Physician's medical advice, treatment, consultations and prescribed or repeat maintenance medication.

Medically Necessary means in the Company's opinion, the Physician's recommendation is:

- (a) Consistent with the symptoms, diagnosis and treatment of the Insured's condition;
- (b) Appropriate with regards to standards of good medical practice; and
- (c) Its primary purpose is not for the convenience of the Insured.

Period of Confinement means a period of consecutive days of confinement as an Inpatient caused by an Accident or Injury. However, successive confinements as an Inpatient caused by or attributable to the same Accident or Injury are considered to be part of the same Period of Confinement, unless the discharge date for the prior confinement is separated from the admission date for the next confinement by at least 45 days.

Only one Daily Benefit is provided for any one day of confinement, regardless of the number of Accidents or Injuries for which the confinement is required.

Physician means a legally licensed practitioner acting within the scope of his license practicing medicine, and concerned with maintaining or restoring human health through the study, diagnosis, and treatment of disease and injury. The attending Physician may not be:

- (a) the Insured; or
- (b) the Insured's Relative.

Policy means this document, the Certificate of Insurance, any endorsements and/or attached papers that accompany it (if any) and the applications of the Insured.

Policy Effective Date means the date at which this Policy incepts as defined in the Certificate of Insurance.

Period of Coverage means the period for which this Policy is in force as defined in the Certificate of Insurance.

Policyholder means the legal entity and signatory of this document to whom the Policy is issued and as listed in the Policy Schedule.

Policy Schedule means the document which gives details such as, but not limited to, Policyholder name, benefits selected, premiums, coverage limits, enclosed covers, extensions, exclusions and conditions.

Pre existing Medical Condition means a condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two (2) year period preceding the Policy Effective Date, or a condition for which hospitalization or surgery was required within a five (5) year period preceding the Policy Effective Date.

Principal Sum Insured means the Sum Insured to be paid by the Company to the Beneficiary or to the Insured.

Professional Sport means a competitive sport used as a source of livelihood.

Reasonable and Customary Charges means a charge which:

- (a) Is charged for treatment, supplies or medical services medically necessary to treat the Insured's condition;
- (b) Does not exceed the usual level of charges for similar treatment, supplies or medical services in the locality where the expense is incurred; and
- (c) Does not include charges that would not have been made if no coverage existed.

Sickness means any fortuitous illness or disease contracted requiring treatment by a Physician.

Sum Insured means the maximum amount afforded to each benefit according to the Table of Benefits.

Table of Benefits or Schedule of Benefits means the benefits included and as defined in the Certificate of Insurance.

Terrorism means the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator/s and victim/s shall not be considered as Terrorism. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the (relevant) government of the country where the act occurs.

War means war, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

Your Family means any of the following people providing they normally live with you in your home:

- your husband, your wife
- your children (including adopted and foster children); and
- any other persons permanently residing with the Insured, including resident domestic servants employed by you and for who you are legally responsible.

PERSONAL ACCIDENT

ELIGIBILITY FOR COVER

The Insured must:

1. Meet the eligibility conditions stipulated by the Bank;
2. Be older than 18 years and under 64 years, at the Commencement Date;
3. Be a UAE citizen / resident;

The coverage stated hereunder are valid only in respect of the amount of indemnity specifically indicated in the Policy, its limitation and subject to payment of the appropriate premium.

Death Due to Accident

In the event of a Bodily Injury due to an Accident results in death of the Insured within one hundred eighty (180) days after the date of accident, the Company will pay the Sum Insured amount depending on the plan chosen as stated in the Certificate of Insurance in accordance with the terms and conditions.

Edu Plus Benefits

In the event of the Death of the Insured due to Accident or Sickness arising out of a cause not specifically excluded under this Policy after the commencement date and during the policy period, the Company shall, indemnify the Beneficiary subject to the limits specified in the Certificate of Insurance and subject to the following provisions and limitations:

1. The total indemnity payable shall be either due to Accident or Sickness and shall not exceed 100% as the highest compensation payable and as specified in the Certificate of Insurance;
2. The Company will pay in accordance with the terms and conditions, the Sum Insured in lump sum payment, depending on the plan chosen as stated in the Certificate Of Insurance;
3. The Company will reimburse the expenses incurred as detailed in the Table of Benefits, irrespective of the number of children and up to a maximum amount as stated in the Certificate of Insurance for the below mentioned expenses:

- Educational Institution fee expenses;
- Educational Institution text books/ stationary expenses;
- Educational Institution transportation fee;
- Educational Institution uniform expenses;
- Extra-curricular activities expenses;
- Educational Institution excursions expenses;
- Coaching class fees;
- Educational Institution transfer documentation expenses;

Hospital Cash Expenses

The Company will pay the Insured a daily allowance as a cash benefit as per the amount shown on the Certificate of Insurance and up to a maximum of sixty (60) days, if, during the insurance period the Insured is confined in a hospital as a direct result of an accident.

Dependent Child Protection

The Company will pay the amount shown on the Certificate of Insurance for the travelling expenses (economy air travel) necessarily incurred by a Close Relative (parent, grandparent, brother, sister, parent-in-law) of the Insured to travel to the United Arab Emirates to assist/ take care of the Insured's dependent child/children, if during the insurance period the Insured is confined in a hospital as a direct result of an accident.

The above 2 benefits are subject to the following exclusions:

- Hospital confinement due to surgery or medical treatment which is not substantiated by a written report from the qualified medical practitioner;
- Hospital confinement due to quarantine and/or infectious disease;
- No compensation shall be payable if the Insured's living area has been declared as an infected area;
- Hospital confinement for non-essential medical treatment and/ or non-emergency treatment which are not directly related to

- the Injury or Sickness;
- Hospital confinement contrary to the advice of and which are not thought necessary by a medical practitioner;
- Hospital confinement due to any and all cosmetic surgeries, refractive errors of eyes or hearing-aids;
- Hospital confinement as a result of Injury or Sickness that occurred prior to the insurance period;
- Hospital confinement relating to:
 - Pregnancy or childbirth; or
- Injury and/or Sickness arising from you being under the influence of alcohol or drugs;
- Hospital confinement which is a result of stress, anxiety or nervous disorder;
- Hospital confinement as a result of pre-existing medical conditions;
- Hospitalisation outside the country of residence.

Loss of Child's Documents

The Company will reimburse up to the amount as shown on the Certificate of Insurance, the cost of making a new Passport or Emirates ID which is/are accidentally damaged or lost, during the insurance period.

Provided always that:

- This cover applies only to the Insured's dependent children normally residing in the home.
- The company will not be responsible for the renewal or extension costs of the lost or damaged document for which the Insured would have had to bear if there had been no loss.

Family Relocation Expenses

The Company will reimburse up to the amount as shown on the Certificate of Insurance, to cover the relocation cost of the family, in the event of the Death of the Insured due to Accident or Sickness arising out of a cause not specifically excluded under this Policy.

PERSONAL ACCIDENT EXCLUSIONS

1 The Policy will not cover any loss, damage or legal liability arising directly or indirectly from:

- Pre-existing Medical Condition;
- Intentionally self-inflicted Injury, suicide or any such attempt while sane or insane;
- Wilful or deliberate exposure to danger (except in an attempt to save human life);
- War or warlike operation, invasion, act of foreign enemy, hostilities (whether War has been declared or not), civil war, rebellion, revolution, insurrection, mutiny, riot, civil commotion, conspiracy, military or usurped power, martial law, or state of siege; or any of the events or causes which determine the proclamation of or enforcement of martial law or state of siege, seizure, quarantine; or customs regulations; or nationalization by or under the order of any government or public or local authority;
- Act of Terrorism;
- The use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or radiation or radioactive contamination; The dispersal or application of pathogenic or poisonous biological or chemical materials; The release of pathogenic or poisonous biological or chemical materials;
- Any period the Insured is serving in the Armed Forces of any country or international authority, whether in peace or war. In such event, the Company, upon written notification by the Insured, shall return the pro rata Premium for any such period of service;
- Being in service or on duty with or undergoing training with any military or police force, or militia or paramilitary organization; a) Insured being under the influence of alcohol with more than the legal limit of alcohol in his blood or breath; or b) Insured being under the influence of drugs or narcotics unless such drugs or narcotics were administered by a Physician or unless prescribed by and taken in accordance with the directions of a Physician; or c) an Accident occurring whilst the Insured was driving a motor vehicle with more than the legal limit of alcohol in his blood or breath; or d) alcohol abuse, alcoholism, substance abuse, solvent abuse, drug abuse or addictive conditions of any kind;
- Any loss of which a contributing cause was the Insured's attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured;
- Any loss sustained while flying in any aircraft or device for aerial navigation except as a passenger; exclusions include, but are not limited to, pilot, operator or crew member;

- Any costs incurred due to fluctuation in exchange rates;
- Bacterial infections except pyogenic infections which are caused by an accidental wound;
- Flying in any aircraft owned, leased or operated by or on behalf of the Insured or any subsidiary or affiliate or Relative of the Insured;
- Driving or riding as a passenger in or on (a) any vehicle engaged in any race, speed test or endurance test or (b) any vehicle being used for acrobatic or stunt driving;
- Any claim caused by opportunistic infection or malignant neoplasm, or any other Sickness condition, if, at the time of the claim, the Insured had been diagnosed as having AIDS (Acquired Immune Deficiency Syndrome), ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus);
- Sexually transmitted diseases and the conditions commonly known as AIDS or ARC (AIDS Related Complex) or having an antibody positive blood test to HIV (Human Immune Virus) and/or any related Illness or condition including derivatives or variations thereof, howsoever, acquired or caused;
- Any loss sustained while the Insured is participating in any Professional Sports;
- Any hazardous pursuits, sports or activities which introduce or increase the possibility of a loss or training for or engaging in contact sports where physical contact between players is an accepted part of play;
- Any hazardous pursuits, sports or activities;
- Mental, nervous or emotional disorders including, but not limited to anxiety disorders, eating disorders, psychotic disorders, affective disorders, personality disorders, substance use disorders, somatoform disorders, dissociate disorders, psychosexual disorders, adjustment disorders, organic mental disorders, mental retardation and autism;
- Services, supplies, or treatment, including any period of Hospital confinement, which were not recommended, approved, and certified as Medically Necessary by a Physician;
- Routine physicals or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or X-ray examinations except in the course of a disability established by the prior call or attendance of a Physician;
- Elective, cosmetic, or plastic surgery, except as a result of an Accident;
- Congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by Injury;
- Expenses incurred in connection with weak, strained or flat feet; corns, calluses, or toenails;
- Deviated septum, including sub mucous resection and/or other surgical correction thereof;
- Organ transplants that competent medical professionals consider experimental;
- Well Child care including exams and immunizations;
- Treatment provided in a government Hospital or services for which no charge is normally made;
- Eyeglasses, contact lenses, hearing aids, and examination for the prescription or fitting thereof, unless Injury has caused impairment of vision or hearing;
- Pregnancy and resulting childbirth, miscarriage or disease of the female reproduction organs and all related conditions, including services and supplies related to the diagnosis or treatment of infertility or other problems related to inability to conceive a child, birth control including surgical procedures and devices;
- Consequential loss of any kind or financial loss and/or expense not otherwise specifically covered;
- Engaging in occupational activities underground or requiring the use of explosives;
- Preventative treatment, including but not limited to any vaccination and/or immunization;
- Expenses relating to contraceptive devices, prosthetic devices, medical appliances or artificial aids;
- Specialist Medical Treatment without referral from a Physician;
- Any procedures relating to dental or oral hygiene or fillings or crowns of precious metal;
- Expenses incurred due to investigatory treatment that is not specified by a Physician as immediately necessary;
- The Insured's intention to emigrate;
- Employment involving Manual Labour, other than off duty;
- Undertaking employment on a permanent or contract basis which is not casual, other than whilst on a leisure trip;
- Any terrorist or member of a terrorist organization, narcotics

trafficker, or purveyor of nuclear, chemical or biological weapons;

This Policy is null and void If the Insured has made any misrepresentations when applying for this Policy, including but not limited to, the age of the Insured.

GENERAL CONDITIONS

CONTRACT

This Policy, and any endorsements (if any), the application form (if any) and the Certificate of Insurance shall constitute the entire contract between the parties. All statements made by the Insured shall, in the absence of fraud, be deemed representations and not warranties. No such statement shall void this Policy or be used in defense of a claim hereunder, unless such statement is contained in the said Certificate of Insurance.

No Agent but only a duly authorized Officer of the Company has the power on behalf of the Company to extend the time for the payment of Premium or in any way to modify this Policy.

All benefits under this Policy are payable at the Head Office of the Company situated at Dubai, UAE.

Each Insured and the Company agree and acknowledge that the Bank is not at any time an agent of the Company. Any claims, disputes or contestations of a Policy Holder in connection with this Policy shall be the full responsibility of the Company. The Company will manage all matters of the administration of the Policy directly with the Policy Holder.

AGE LIMITS

18 years to 65 years, but not more than 64 at the time of enrolment with respect to Death benefit. If only the year of birth of the Insured is provided to the Company then the date of birth for this Policy shall be January 1st of such Insured's year of birth unless it is mentioned & confirmed by passport or National ID.

SUPPLEMENTARY CARD HOLDERS

The Death benefit under this policy shall be extended only to the primary credit card holders of the Bank.

REVIEW / FREE-LOOK PERIOD

The Insured is entitled to a full refund of premium if coverage under the policy is cancelled by the Insured within thirty (30) days from the commencement date, by making a request through the Bank Call Center. The Company reserves the right to decline a second application following the cancellation of the first application under this plan from the same Insured.

SUFFICIENCY OF NOTICE

Such notice given to the Company or to any authorized agent of the Company, with particulars sufficient to identify the Insured shall be deemed to be notice to the Company. Failure to give notice within the time provided in this Policy shall not invalidate any claim if it shall be shown by the Insured or Beneficiary that it was not reasonably possible to give such notice within the time provided and that notice was given as soon as reasonably possible thereafter.

CONTRIBUTION

In no circumstances can the Insured claim under more than one Edu Plus policy with the Bank at any one time

TERMINATION

Not with standing anything contained herein to the contrary the Benefit under this policy in respect of the Insured shall terminate upon the happening of any one or more of the following:

- i. The Insured attains the Maximum Coverage Age;
- ii. Upon payment of a Death claim under this policy;
- iii. Cancellation of this policy by the Insured at any time in accordance with the terms and conditions of this policy.
- iv. The Insured is no longer resident in UAE.
- v. The date the Policy is terminated;

OBSERVANCE OF TERMS AND CONDITIONS

The observance by the Insured of the terms of this policy and the truth of the statements and the answers given by the Insured in the application form /tele-conversation and other material information provided by the Insured shall be condition precedent to any liability of the Company. If the circumstances in which this policy was entered into are materially altered without the written consent of the Company, the policy shall become null and void.

FRAUDULENT CLAIMS

If any claim under this policy is in any way fraudulent or unfounded, all benefits under this policy shall be forfeited in respect of the particular Insured.

ARBITRATION

If any difference shall arise as to the amount to be paid under this policy (liability being otherwise admitted) such difference shall be referred to arbitration under the Dubai International Arbitration Center (DIAC) Rules, which Rules are deemed incorporated by reference to this clause. The seat of the arbitration will be Dubai. The language used in the arbitration proceedings shall be English. The governing law shall be the substantive law of Dubai. Where any difference is to be referred to arbitration the making of an award shall be final.

JURISDICTION

This policy shall be governed by and construed in accordance with the laws of the United Arab Emirates. In the absence of a valid arbitration proceeding agreement among the parties, all disputes arising hereunder shall be referred to the exclusive jurisdiction of the courts of the United Arab Emirates.

DATA TRANSFER

The Insured provide the Company with his / her unambiguous consent to process, share, transfer and/or disclose the personal data of the Insured - or any other party to this contract, howsoever obtained, to any recipient within or outside the country for the following purposes: (1) Assess and service this policy, (2) to conduct insurance claims Or analysis and (3) to comply with any legal and regulatory obligations to which the Company is subject to.

CUMULATIVE BENEFITS

The maximum cumulative amount of Benefits payable under this Policy for any one person shall not exceed the amount stated in the Certificate of Insurance. If the Insured has more than one Policy issued by the Company then the maximum liability paid under all policies shall not exceed the limits, stated in one Certificate Of Insurance for the highest plan, subject otherwise to the terms and conditions.

REINSTATEMENT OF POLICY

Reinstatement of the policy after a claim is paid is not allowed. In case if it is found that the Insured has re-enrolled into the scheme at any time during the currency of the policy, the policy will become null and void. No claim will be paid and the premium paid by the Insured is also not refundable.

When the Policy terminates by reason of non-payment of Premium, any subsequent acceptance of a Premium and reinstatement of the Policy by the Company shall solely be at the Company's option

CANCELLATION

The Insured may cancel the policy at any time by making a request through the Bank Call Center. Such cancellation shall be without prejudice to any valid claim originating prior thereto. If such cancellation is after the 30 days from the commencement date then there will be no refund of the premium.

The Company may cancel the Policy at any time by written notice delivered to the Insured or mailed to the last address as shown by the records of the Company stating when not less than fifteen (15) days thereafter such cancellation shall be effective. Such cancellation shall be without prejudice to any valid claim-originating prior thereto.

ASSIGNMENT

- a) Neither party to this Policy shall directly or indirectly assign this Policy or any of its rights and obligations, without the prior written approval of the other party.
- b) The right of designation or change of Beneficiary is reserved to the Insured. No assignment of interest shall be binding upon the Company until the Company receives written notice of the change of Beneficiary in a form satisfactory to the Company. The Company assumes no responsibility for the validity of such designation or change of Beneficiary or assignment
- c) Consent of the Beneficiary, if any, shall not be requisite to change of Beneficiary or to any other changes in the Policy.

COMPLIANCE WITH POLICY PROVISIONS

Failure to comply with any of the provisions contained in the policy shall invalidate all claims hereunder.

PREMIUMS

All premiums are payable in advance by the Insured on or before the date they become due; unless official notice of termination has been given.

PREMIUM PAYMENT AND COVERAGE EFFECTIVE DATE

Coverage in respect of each Insured shall commence from the day the Insured signs application form of the bank /gives his consent to the Bank to enroll over the phone.

POLICY RENEWAL

Automatic Renewal, However the Company reserves the right to offer the renewal and also the right to change the premium rates terms and conditions.

CONFORMITY WITH STATUTES

Any provision of the policy which, on the Policy Effective Date, is in conflict with statutes of the jurisdiction in which the policy is issued, is hereby amended to conform to the minimum requirements of such statutes.

LEGAL ACTIONS

No action at law or in equity shall be brought to recover on the policy prior to the expiration of sixty (60) days after written proof of loss has been furnished in accordance with the requirements of the policy. No such action shall be brought after the expiration of three(3) years after the time written proof of loss is required to be furnished.

LANGUAGES

In case of differences over the interpretation of the policy, the Arabic text shall prevail

TERRITORIAL LIMITS

Worldwide however restricted to United Arab Emirates with respect to Dependent Child Protection.

MEDICAL PROVISION

Medical Treatment shall be sought and followed promptly on the occurrence of an Injury or Sickness and the Company shall not be liable for that part of any claim which in the opinion of a Physician arises from the unreasonable or willful negligence or failure of any Insured to seek and remain under the care of a qualified Physician.

- All claims arising from criminal incidents are to be supported and accompanied by a certified police report.
- The due observance and fulfillment of this Policy insofar as it relates to anything being done or complied with by the Insured, shall be a condition precedent to liability to make any payment under this Policy.
- The Company shall have the right to access any current or prior medical records of the Insured in order to finalize and/or proceed with the assessment of a claim and/or render medical assistance. By virtue of this clause, the Insured shall be deemed to have given the Company written consent to access any of the Insured's current or prior medical records
- No amount payable in terms of this Policy shall bear any interest

CLAIMS PROCEDURE

Upon happening of an event giving rise to a claim under this policy, the Insured shall follow the following procedure:

1. Notification of claims
Immediate written notice to the Company but not later than 60 days from date of event.
2. Submission of Claim Documents
90 days from date of event.

SANCTION CLAUSE

Notwithstanding any other terms under this insurance contract, no insurer shall be deemed to provide coverage or will make any payments or provide any service or benefit to any Insured or other party to the extent that such cover, payment, service, benefit and/or any business or activity of the Insured would violate any applicable trade or economic sanctions law or regulation.

CONTACT INFORMATION

In case of queries related to coverage, benefits, claims procedure or policy administration you may contact

For Sales & Other Enquiries: Call 8002700 or email customer.service@fgb.ae

For Claims: Call 04 302 9835 / 04 302 9903

nonmotorclaims@ae.rsagroup.com