

DEFINITIONS

Bank shall mean the Doha Bank-Qatar

Critical Illness (CI) shall mean illnesses, the signs or symptoms of which first commenced more than 30 days following the respective Insured Credit Cardholder's Entry Date and shall include either the diagnosis of any of the illnesses or performance of any of the covered surgeries contained in the Benefit Schedule.

Credit card shall mean the credit cards issued by the Policy holder to the primary or supplementary Credit Card holders.

Credit Limit means the aggregate maximum debit balances permitted by the Bank on the Credit Card for the Primary Credit Card holder or the Supplementary Credit Card holders, if any, and notified to the Primary Credit Card holder from time to time.

Credit card holders shall mean the persons who have been granted a Credit card and fulfill the Policyholder's Credit card requirements.

Charges shall mean amounts payable by the Insured Credit card holder arising from the use of the credit card or the credit card number or the PIN or under the credit card agreement and includes without limitation all credit card transactions, fees, finance charges, additional expenses, damages, legal costs, and disbursements, which will be debited to the credit card and form part of the Current Balance.

Commencement Date shall mean the date the Cardholder is enrolled for this policy by the Insured or the date of inception of this policy whichever is later.

Company shall mean Doha Bank Assurance Company LLC

Confinement: shall mean admission in a Hospital as an inpatient for a minimum period of one day as defined above upon the recommendation of a Physician for medically necessary treatment of a Covered Injury and continuous stay in the Hospital prior to his discharge. Confinement will be evidenced by a daily room/room & board charge by the Hospital.

Current Balance shall mean the amount stated in the Statement of Account of the Insured Credit card holder as the 'Current Balance' being the total amount due from the Insured Credit card holder for the transactions shown on the Statement of Account.

Date of Loss or Date of Event shall mean:

(a) For claims under Death Benefit, the date of death of the Insured Credit card holder.

(b) For claims under Permanent Total Disability Benefit, the date of diagnosis of total disability. It has to be certified by a Physician and approved by the Insurance Company as fulfilling the conditions herein for a disability claim. The Date of Loss for a disability claim shall not precede the Entry Date.

(c) For claims under Accidental Medical Expenses, the date of accident of the Insured Credit card holder.

Day shall mean a period of 24 consecutive hours for which the Insured is confined as an inpatient in a Hospital and for which a hospital room and board or Intensive Care Unit (ICU) charge is made.

Eligible Credit card holders shall mean Credit card holders who have met the eligibility requirements set forth in this Policy.

Entry Date shall mean the effective date of coverage of Insured Credit card holders hereunder, which shall be the Policy Date or the date of them becoming Eligible Credit card holders, whichever is later.

Hospital shall mean an institution licensed as a hospital and operated for the care and treatment of sick and injured persons, which institution provides 24-hour nursing care and has facilities for both diagnosis and except in the case of a hospital primarily concerned with treatment of chronic diseases, for major surgery. The term hospital shall not be construed to include a hotel, rest home, nursing home, convalescent home, place for custodial care, home for the aged, or a place used primarily for the confinement or treatment of drug addicts or alcoholics.

Indebtedness shall mean the total amount outstanding payable by the cardholder arising from use of the Credit Card Facility including without limitation all Credit Card transactions, fees, finance charges, additional expenses, damages, legal costs and disbursements, which will be debited to the Credit Card and form part of the Current Balance as on the Date of Event subject to a maximum of the Cardholder's credit limit.

Insured Credit card holders shall mean Eligible Credit card holders who, in accordance with the provisions of this Policy, are participating in the Insurance Plan under this Policy and who have fulfilled the automatic enrollment and did not choose to opt out.

Installment shall mean the minimum amount due as defined in the Policyholder's general terms and conditions for the Credit card(s).

Intensive Care Unit (ICU): one to one nursing care received in a hospital unit in which patients undergo specialized resuscitation, monitoring and treatment procedures. The unit must be staffed 24 hours a day with highly trained nurses, technicians and doctors, and be equipped with resuscitative equipment and monitoring devices that allow continuous assessment of vital body functions such as heart rate, blood pressure and blood chemistry.

Outstanding Balance The Outstanding Balance means the Current Balance owed to the Policyholder as stated in the Statement of Account of the Insured Credit card holder. The Outstanding balance is frozen on one given date called Date of Loss in order to exclude from insurance benefit calculations any use of the Credit card after the occurrence of the Claim.

Policy shall mean this agreement, any supplementary contracts or endorsements herein, any amendments hereto signed by the Insurance Company and the Policyholder and Summaries of cover, which shall together constitute the entire contract between the parties.

Policy Year shall mean a period of twelve (12) consecutive months beginning with the Policy Date and subsequent Policy Anniversary.

Pre-existing Condition shall mean illness, disease or sickness occurring or manifesting prior to the Commencement Date, for which advice or treatment was sought or obtained from a medical practitioner, chiropractor, naturopath, or any other practitioner of a similar kind within twelve months immediately prior to the Commencement Date.

Pronouns: Masculine pronouns used in this Policy shall include both masculine and feminine gender unless the context indicates otherwise.

Statement of Account shall mean the monthly statement issued by the Policyholder to the primary Credit card holder of Charges made on his credit Card.

Summary of Cover shall mean the accurate information about the Policy that must be provided by the Policyholder to every Insured Credit card holder. This information shall describe thoroughly the provisions, terms and conditions of the Policy as to be well understood by the Insured Credit card holders. The wording of the Summary of Cover is prepared by the Insurance Company.

ELIGIBILITY CONDITIONS(Primary Cardholder Only)

1. The Cardholder must meet the eligibility criteria stipulated by the insured Bank to become a Cardholder.
2. The Cardholder should have been employed with the same employer for at least 6 (six) months.
3. The Cardholder should have a full time permanent employment contract with his employer or a Fixed Contract equal to or more than 2 years.
4. The Cardholder shall be within the age criteria specified in the schedule of this policy. Eligibility conditions 2,3 and 4 apply to Involuntary Loss of Employment Section only.

SCOPE OF COVER

Subject to the terms and conditions provided in this policy the Company shall indemnify the Insured as hereinafter provided:

SECTION 1- CRITICAL ILLNESS

Actual amount outstanding on credit card subject to a maximum of QAR 50,000 Payable to 100% of the amount of the outstanding balance remaining on the date the Critical Illness is recognized, with up to 3 months of arrears and related interests.

SECTION 2 - INVOLUNTARY LOSS OF EMPLOYMENT BENEFIT

In the event of involuntary unemployment of the Primary Cardholder after the Commencement Date and during the policy period, the Company shall pay 10% of Indebtedness for that month, for each month of the Primary Cardholder's unemployment subject to the Maximum Monthly Benefit as specified in the schedule of this policy and the total period of such indemnity shall not exceed the Indemnity Period specified in the schedule of this policy

BENEFIT UNDER – CRITICAL ILLNESS

In case of Critical Illness: Diagnosis of the critical/terminal illness by the specialist physician who diagnosed it, Medical evidences related to the critical/terminal illness reported.

Critical Illness (CI) shall mean illnesses, the signs or symptoms of which first commenced more than 90 days following the respective Insured Credit Cardholder's Entry Date and shall include either the diagnosis of any of the illnesses or performance of any of the covered surgeries contained in the Benefit Schedule.

If a Credit Cardholder is diagnosed having one of the stated Critical Illnesses as defined in this Policy, the Insurance Company will, upon receipt of due proof in writing of the diagnosis of the Critical Illness, pay the Outstanding Balance on the credit card as at the claim date, of up to QAR 50,000, to the to the Policyholder. The Policyholder will subsequently allocate payments to the eligible Cardholders' credit card accounts. This benefit cannot be cumulated with any other benefit under the Policy/Cover.

The benefit payment is subject to a waiting period of 30 days continuously. The waiting period is calculated from the first day of diagnosis of the Critical Illness. No benefit is paid for the first 30 days. No Critical Illness benefit is paid if death occurs within these 30 days from the claim date.

The first diagnosis of any of the following diseases first occurring after the commencement date of the program:

1. **Cancer:** a malignant tumour characterized by the uncontrolled growth and spread of malignant cells and the invasion of the tissue. This includes leukaemia (except chronic lymphocytic leukaemia), lymphomas and malignant melanomas, but excludes non-invasive cancers in situ, all skin cancers and tumours in the presence of a human-immune-deficiency virus.
2. **Heart attack:** the death of a portion of heart muscle as a result of inadequate blood supply, which must occur with prolonged chest pain, new electro cardiographic changes and an elevation in cardiac enzyme levels.
3. **Kidney failure:** end stage renal disease due to chronic irreversible failure of both kidneys to function as a result of which the person insured must be required to undergo regular peritoneal dialysis or haemodialysis or renal transplantation.
4. **Stroke:** any cerebrovascular incident producing neurological sequel lasting more than 24 hours and including infarction of brain tissue, haemorrhage from an intra cranial vessel and embolisation caused by an extra cranial source. Evidence of permanent neurological deficit must be produced. Transient ischaemic attacks are specifically excluded.
5. **Coronary artery disease requiring surgery:** open heart surgery undergone to correct narrowing or blockage of two or more coronary arteries by the use of saphenous vein grafts or internal mammary grafting, but excluding all non-surgical procedures such as balloon angioplasty or laser techniques. Angiographic evidence of the underlying disease must be provided.
6. **Major organ transplantation:** the actual undergoing as a recipient of a transplant of a heart, lung, liver, pancreas or bone marrow.
7. **Multiple sclerosis:** unequivocal diagnosis of multiple sclerosis made by a consultant neurologist holding such an appointment at a major hospital. The claimant must exhibit neurological abnormalities that have existed for a continuous period of at least 6 months or have had at least one relapse of such abnormalities. The typical symptoms of demyelination and impairment of motor and sensory function must evidence this.

IN CASE OF INVOLUNTARY LOSS OF EMPLOYMENT(ILOE):

1. The benefits shall not be payable for the first 30 days of unemployment
2. The Date of Event falls after a waiting period of 90 days from the Commencement Date

3. The Cardholder remains unemployed during the period for which the benefit under this policy is paid and shall provide all necessary proofs as may be called upon by the Company in order to substantiate his unemployment
4. The Cardholder/Insured shall inform the Company as soon as the Cardholder accepts an alternative job but not later than 30 days from the date of Re-employment. Failure to notify the Bank shall render the benefits provided under this cover fully recoverable without contestation
5. the Cardholder is eligible as per the eligibility conditions provided hereunder

Fraudulent withdrawal and theft of cards

The insurance covers unauthorized transactions up to the specified limit due to the misuse of the credit card occurred no more than 24 hours before the loss/theft was reported to the Doha Bank Phone customer line and before its blocking was requested. Insurance benefits can be paid out at most three times per calendar year for each fraudulently misused Bank credit card.

The insurance benefits in the event of theft of cash withdrawn from the ATM using a card during an assault or after a forced cash withdrawal from the ATM under threat of physical violence that occurred in direct relation to the cash withdrawal from the ATM using the credit card of the insured person, or in the event of theft of cash withdrawn using the card during an assault or under threat of physical violence within 2 hours of cash withdrawal from the ATM using the card. Insurance benefits shall be provided at a maximum amount as specified for each insured event and at most of three times per calendar year.

GENERAL CONDITIONS

1. The Cardholder shall furnish the bank with any information the bank / insurers may require (including details of the state of health) in respect of the Cardholder for the benefits hereunder. The bank / insurers may, at its sole discretion, require the Cardholder to undergo a medical examination by a legally qualified medical practitioner in the manner that they deem required or fit
2. The benefits under this policy shall be extended only to Primary Cardholders and not to any additional or supplementary Cardholder or Corporate Cards.
3. No Benefits shall be paid in respect of a Cardholder who attains the Maximum Coverage Age specified in the schedule of this policy (at which time that Cardholder shall cease to be covered).
4. The first month of the Cover is complimentary for new subscribers and thereafter premium shall be payable on the total outstanding amount appearing in each month's card statement. The Cardholder has the option to opt out of the scheme at any time. However once opted out, the Cardholder will not be allowed to rejoin the Scheme

5. The benefits under this Policy shall terminate upon the happening of any one or more of the following:
- (i) Cancellation of the Cardholder's Credit Card Facility.
 - (ii) the Cardholder having attained the Age – 65; however in case of involuntary loss of employment having attained 59 years
 - (iii) the Cardholder's Death or Permanent Total Disablement;
 - (iv) the Cardholder's Credit Card Account with the Bank becomes overdue for a period of 90 days or a complaint is filed with authorities for non-payment of dues or cardholder is declared absconding or a judgement is entered in any court with replacement to.
 - (v) Cardholder becoming unemployed voluntarily. However, the termination of cover in such event shall be only in respect of Involuntary Loss of Employment;
 - (vi) 6 months prior to the Cardholder's normal retirement date depending upon the age of the Cardholder and the relevant Qatari Laws. However such termination shall be only in respect of Involuntary Loss of Employment;
 - (vii) Cancellation of the benefits under this policy by the Insured or the Cardholder at any time in accordance with the terms and conditions of this policy.
 - (viii) Transfer of cardholders indebtedness to another person
6. The Schedule forms part of this policy and the expression "this policy" or "policy" wherever used in this contract shall read as including the Schedule and any attached Sections, specifications, Endorsements or Exclusions.
7. The observance by the Cardholder /Insured of the terms of this policy and the truth of the statements and the answers by the Cardholder in any material information provided by the cardholder shall be condition precedent to benefits applicable under this Cover. If the circumstances in which this Cover was extended to the Cardholder are materially altered without the written consent of the bank / insurers, the cover shall become null and void
8. 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 Cardholder.
9. It is hereby noted and agreed that the insured shall provide a monthly listing within 15 days from the end of each month in electronic format (Microsoft Excel Spreadsheet or Microsoft Access Database or any other format that can be easily convertible to above mentioned formats) containing the following information in respect of the Cardholders:
- a. Card Account Number

- b. Card Issue Date
 - c. Date of birth
 - d. Outstanding Amount
10. It is hereby noted and agreed that the premium charged at the inception of the original policy period being the minimum and deposit premium, the same shall be adjusted against the actual premium calculated based on the monthly declarations submitted to the Company by the Insured in the format mentioned in the foregoing condition. In the event of the actual premium cumulatively exceeding the minimum and deposit premium for the policy period in respect of which the premium adjustment is made, the insured shall hereby pay the difference to the Company on or before 30 days from the end of each month.
11. It is hereby noted and agreed that this policy may be cancelled by either party by giving 3 months written notice to that effect. In the event of cancellation of the policy by the insured, the premium adjustment shall be made on the basis of the monthly adjustments upto the month of cancellation against the minimum and deposit premium for the policy period in force. In no case shall the refund premium exceed the amount of total monthly premium calculated upto the date of cancellation based on the monthly declarations made less the minimum and deposit premium charged at the inception of the current policy period. In the event of cancellation of the policy by the Company, the premium adjustment shall be made on the basis of the monthly adjustments upto the month of cancellation against the minimum and deposit premium for the policy period in force.
12. 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 an arbitrator to be appointed by the parties in accordance with statutory provisions. Where any difference is to be referred to arbitration, the making of an award shall be a condition precedent to any right of action against the Company.
13. All claims and/or disputes shall be subject to the Jurisdiction of the Competent Courts of the Qatar.
14. The maximum cumulative amount of Benefits payable under this Policy for any one person shall not exceed the amount stated in the schedule of this policy irrespective of the number of policies in force or the number of Credit Card Facilities in respect of which the Cardholder has obtained a similar benefit as provided under this policy.

EXCLUSIONS

1. *No Benefits under this policy shall be applicable in respect of a Cardholder where the Event giving rise to a claim under this policy occurs as a result of:*
- (a) Death by any cause*
 - (b) Any deliberate self-inflicted injury and/or self-medication (without a proper prescription from an legally recognised medical practitioner);*
 - (c) The effects or complications arising from pregnancy;*
 - (d) Any accident occurring on or in or about any aircraft other than an aircraft in which*

the Cardholder was travelling as a bonafide passenger and which is operated by a licensed commercial or chartered airline; However this exclusion is not applicable to card holders who are aircrew and pilots of airlines while on duty as paid employees

(e) Nuclear Radiation, Nuclear Fission, Nuclear Fusion and/or Radioactive Contamination

(f) Riot, civil commotion, strikes and war (whether war be declared or not), rebellion, insurrection, resurrection, popular rising, usurped power, terrorism. However terrorism exclusion is not applicable as long as the cardholder is not an active participant of the terrorist activity. Further passive war cover is excluded only when the cardholder is on permanent assignment (an assignment for a period of more than 28 days) to a country after war has been declared in that country or after it has been recognised as a war zone by the United Nations or where there are war like operations

(g) The influence of alcohol or drugs other than proper use of drugs prescribed by a legally qualified medical practitioner

(h) Due to Chronic Illness / Condition

(i) Death or Disablement due to pre-existing illness.

*(j) (i) Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex (ARC) as defined by the World Health Organisation from time to time; or
(ii) the presence of the Human Immunodeficiency Virus (HIV) as revealed by the positive HIV anti-body or HIV test.*

2. Exclusions applicable to Accidental Death and Hospitalisation Expenses:

No payment shall be made on the death of the cardholder or hospitalisation expenses incurred by him, if such death or hospitalisation expenses occurs as a result of:-

(a) Motor cycling as a driver or passenger on machines with more than 250 cc engine capacity; or as a driver if the cardholder does not have a valid motor cycle licence

(b) Mountaineering or rock climbing that uses ropes or guides, bungee jumping, scuba diving, pot holing or organised team sports.

(c) *Big Game Hunting, BMX Stunt Riding, Boxing, Free Climb Mountaineering, Go-Karting, Gymnastic, High Diving (other than from a purpose built diving board over a man-made swimming pool), Jousting, Martial Arts, Micro-lighting, Motor Rallies or Competitions, Outdoor Endurance, Outward Bound Courses, Safaris with guns, Show Jumping, Stunt Events, Underground Activities (other than as a part of an organised excursion or tour), Water Ski Jumping, White Water Rafting, Wrestling or any variations thereof, Competing in or practising for speed or time trials, sprints or racing of any kind. Taking part in expeditions or being a crewmember on a vessel.*

3. *The benefits under this Policy shall not be applicable in respect of Involuntary Loss of Employment arising out of and/or attributable to and/or in connection with the following:*

- i. *Employment on a fixed term contract for less than or equal to 2 years or part time or temporary employment*
- ii. *Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from employment in excess of normal holiday entitlement*
- iii. *Disability, sickness or accident or any other medical reasons (mental and/or physical)*
- iv. *Involuntary Loss of Employment which starts within 90 days of the Commencement Date*
- v. *Where the Cardholder was aware of pending unemployment on or before the Commencement Date*
- vi. *Where the unemployment is a normal seasonal part of the employment or due to non-renewal of employment contract by the authorities*
- vii. *Where the Cardholder has neither been terminated nor become redundant but his/her salary or allowances is being withheld in part or in full for any reason of the employment contract*
- viii. *Unemployment due to any of the following*
 - a. *Misconduct*
 - b. *Refusal to accept order from superiors*
 - c. *Convicted in a crime*
 - d. *Dishonesty or Fraudulent Act*
 - e. *Non Performance or Under Performance*
- ix. *The period for which payment from the employer is received instead of working notice*
- x. *Payment after the Cardholder reaches the Maximum Coverage Age specified in the schedule of this policy*
- xi. *Termination of employment due to voluntary retirement*
- xii. *Employing Company's failure where a contributing cause was a natural catastrophic peril*
- xiii. *Qatarisation (when clearly indicated in the termination letter)*
- xiv. *Where the Cardholder has received or has applied to receive a similar benefit covering the same interest under any other product or insurance in respect of the period for which the indemnity under this policy shall apply.*

4 *Claims reported later than 120 days from the date of Event*

CLAIMS PROCEDURE

1. Upon happening of an event giving rise to a claim under the policy, the Cardholder / Cardholder's Legal Representatives shall follow the following procedure:

- 1) Give immediate written notice to the Company but not later than 120 days from the Date of Event;
- 2) The Cardholder or the Cardholder's legal representative shall complete the standard claim form issued by the Company and submit the same with such evidence to substantiate the claim to the satisfaction of the Company as the Company may reasonably require;
- 3) The Cardholder or the Cardholder's legal representative shall submit the following documents (as well as any additional documentation that may be requested by the Claims Department of the Insurance Company).

Documents required:

Critical Illness Claims:

- Medical report (from an Authorized Medical Practitioner) diagnosing critical illness
- Police report (if critical illness is due to an accident)
- Copy of passport with visa page. All documents as indicated above may be required to be produced in original (other than those surrendered to the authorities or the Employer) for verification before the final settlement of claim.

Involuntary Loss Of Employment

- Claims Amount $\geq$ QAR 10,000 - To be paid in Full
- Claims Amount $\leq$ QAR 10,000 - 10% of Indebtedness for each month of the Cardholder's unemployment subject to the Maximum Monthly Benefit QR.4,000/- per person during the Indemnity Period subject to a maximum amount of QR.48,000/-

TERMINATION OF INSURANCE

The insurance of an individual shall automatically terminate at the earliest time below:

1. The Insured Credit card holder reaches age 65 or Critical Illness; or
2. Upon payment of the Death or Permanent Total Disability Benefit; or
3. Upon cancellation by the Policyholder of the Credit Card agreement of the Insured Credit card holder, whatever the reason; or

4. If the Credit Card agreement is not renewed, or early terminated, by the Insured Credit card holder; or
5. Credit Card holder ceases to be enrolled in the insurance program; or
6. Cancellation of the Policy; or
- 7.
8. The failure of the Policyholder to collect premium from the Insured Credit card holder;
9. The date on which payment of the Installment under the Credit Card become overdue by 180 days or a complaint or suit is filed with regard to non-payment or the Credit Card Holder is declared as absconding or a judgment is entered in any court with respect to his Indebtedness under the Credit Card.
10. Credit Card holder can cease to be enrolled in the insurance program by opting out of the program during the first 14 days of enrollment and have the initial paid premium refunded. The Credit card holder has the option to dis-enroll

GOVERNING LAW

The provisions and terms of this policy shall be construed in accordance with the laws applicable in the State of Qatar courts shall have the sole jurisdiction in respect of any roversy / dispute arising there from.

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Authorised Signatory

For Doha Bank Assurance Company LLC