

### **Summary of Benefits**

100% of the Credit Cardholder's outstanding balance is covered in the event of Permanent Total Disability or Death (God forbids)

### **Eligibility**

All Credit Cardholders between the age of 21 and 64 may choose to be enrolled to benefit from Credit Cover. The cover will cease when the Credit Cardholder reaches 64 years of age.

### **Monthly Premium**

A premium is charged at 0.15% per month of the Credit Cardholder's monthly outstanding balance. This premium will be reflected on your Credit Card statement.

### **In the event of a Claim**

Just call us on (202) 19007 and submit the following documents within 90 days of the incident.

### **Death**

- Original death certificate indicating exact cause of death
- Detailed medical report if cause of death is not stated in the death certificate
- Police report if death occurs due to an accident or murder
- Post mortem or coroner's report if conducted
- Copy of passport or ID Card of the deceased

### **Permanent Total Disability**

- Detailed Medical Report indicating nature and date of onset of ailment/risk factors/accident as well as degree of disability
- All relevant X-Rays/ CT Scans/ MRIs/ Lab tests and reports
- Police Report is required if accident occurs in certain countries (which will be advised at the time of notification)

### **Exclusions applicable in case of Death and permanent total disability**

- Suicide while sane or insane
- Pre-existing health conditions
- A sickness directly or indirectly attributed to HIV and/or any related illness including AIDS
- Abuse of alcohol or drugs
- War, or riot, or civil commotion, acts of terrorism
- Radioactive contamination
- Service in armed forces while on duty and active war
- Illegal act / criminal activity
- Flight in a non-scheduled aircraft
- Participation in any sport involving a motor engine (including rallies), professional sports, boxing, scuba / skin diving, parachuting or hang-gliding, horse racing and mountain climbing

**Additional exclusions for Permanent Total Disability**

- Self-inflicted bodily injury while sane or insane
- Psychiatric illness or any mental or nervous disorder
- Subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and/or imaging
- Failure to undergo medical treatment recommended by a legally qualified medical practitioner

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