

THE AMERICAN EXPRESS® CORPORATE CARD

CERTIFICATE OF BENEFITS

This certificate provides details of Insurance cover arranged by AMEX (Middle East) B.S.C. (c) [AEME] with AXA INSURANCE (GULF) B.S.C. (c) (hereafter called The Company); for the benefit of American Express Corporate Cardmembers under Master Policy number 13-ZT-30725-0.

INDEMNITY LIMITATION

Duplicate or multiple American Express Cards shall not obligate the Company in excess of the limits stated herein for expenses incurred by any one individual Insured Person as a result of any one incident covered under the Master Policy 13-ZT-30725-0.

TERMINATION OF INSURANCE

Insurance of the Company Cardmember shall terminate forthwith on the earliest of the following events:

1. The termination of Master Policy;
2. The termination of the Cardmember's Corporate Card Account serviced by AMEX (Middle East) B.S.C. (c).

GOVERNING LAW AND JURISDICTION

The Master Policy including any future amendments hereof, as well as its present and future interpretation, shall be governed by and construed in accordance with the Law and Jurisdiction of Competent Courts of the country in the GCC where the American Express Corporate Card was issued.

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

1. To have irrevocably submitted to the jurisdiction of the above courts and
2. To have irrevocably waived any objection they may now or hereafter have to the venue of such action or proceeding such Courts including, but not limited to, any objection that such action or proceeding was brought in an inconvenient forum.

The Benefits described herein are subject to all of the Terms and Conditions of the Policy which is held by AMEX (Middle East) B.S.C. (c). This Certificate replaces any prior Certificate which may have been furnished in connection with the Policy.

TRAVEL INCONVENIENCE

(Applicable in connection with Scheduled Flights only)

ELIGIBILITY

Travel Inconvenience Package applies to the following persons who are eligible for cover:

- The American Express Corporate Cardmember who has an American Express Corporate Card issued by AMEX (Middle East) B.S.C. (c) and is the recipient of the certificate (herein called the Cardmember) and who is a recipient of this certificate.
- The Cardmember's legally married spouse.
- The Cardmember's dependent children under age 23.

Each eligible Cardmember shall be an Insured Person while taking a trip on a Scheduled Flight, the fare for travel on such flight having been charged to the American Express Corporate Card Account in advance of the scheduled departure time.

SCHEDULED FLIGHTS

Scheduled Flight means a flight in an aircraft operated by an air carrier, provided that: such air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide as amended from

time to time. Departure times, transfer and destination points will be established by reference to the Insured Person's Scheduled Flight Ticket.

COVER

A) DELAYED FLIGHT DEPARTURE, FLIGHT CANCELLATION OR DENIED BOARDING

If departure of an Insured Person's confirmed Scheduled Flight from any airport is delayed for four hours or more, or cancelled, or the Insured Person is denied boarding of the aircraft due to overbooking, and no alternative transportation is made available to the Insured Person within four hours of the scheduled departure time of such flight, the Company will indemnify the Insured Person for American Express Corporate Card charges incurred, prior to the actual departure, in respect of restaurant meals, refreshments and/or hotel accommodation used during the period of delay up to US\$ 100.

B) MISSED CONNECTIONS

If the Insured Person's confirmed onward connecting Scheduled Flight is missed at the transfer point due to the late arrival of the Insured Person's incoming confirmed connecting Scheduled Flight and no alternative onward transportation is made available to the Insured Person within four hours of the actual arrival time of his or her incoming flight, the Company will indemnify the Insured Person for American Express Corporate Card charges incurred, prior to actual departure, in respect of restaurant meals, refreshments and/or hotel accommodations up to US\$ 100.

C) LUGGAGE DELAY

If the Insured Person's accompanied checked-in luggage is not delivered to him or her within six hours of the Insured Person's arrival at the scheduled destination point of his or her flight, the Company will indemnify the Insured Person for American Express Corporate Card charges incurred at such scheduled destination in respect of the emergency purchase (within 48 hours or prior to the return of the luggage whichever is the sooner) of essential clothing and toiletries up to US\$ 100.

D) EXTENDED LUGGAGE DELAY

A further allowance is provided if the Insured Person's accompanied checked-in luggage has not been delivered to him or her within 48 hours of the Insured Person's arrival at the scheduled destination point of his or her flight. The Company will indemnify the Insured Person for American Express Corporate Card charges incurred within a further 48 hours in respect of the emergency purchase of essential clothing and toiletries up to US\$ 750, providing such charges are incurred prior to the return of the luggage. The above benefits apply in respect of the Insured Persons who are Cardmember and for spouses and dependent children (as defined) but shall be subject to a per family maximum indemnity of double the above Cardmember benefit as specified.

EXCLUSIONS

This insurance does not cover:

- any expenses or purchases not billed to the American Express Corporate Card Account;
- where checked-in luggage is delayed or lost on flight(s) returning to the Insured Person to his place of domicile;
- confiscation or requisition by customs or other government authority;
- failure to take reasonable measures to save or recover lost luggage;
- failure to notify the relevant airline authorities forthwith of missing luggage at the destination point and to obtain a Property Irregularity Report.
- war or any act of war, whether declared or undeclared.
- any illegal act by or on behalf of the Insured Person and/or their beneficiaries.

CLAIMS

Should an Insured Person wish to make a claim they must contact our claims administrator below as soon as possible but in any event within 60 days of the incident.

AXA INSURANCE (GULF) B.S.C. (c)
P.O. BOX 32505
Dubai, UAE

Telephone: (+971) 4 4294096
E-mail: AmexCS-Gulf@axa-gulf.com

- All information and evidence required by the Company or its agents shall be furnished at the expense of the Insured Person or his or her personal representative(s) and shall be in such form and of such nature as the Company may prescribe.
- The following information must be supplied in support of any claim:
 1. the Record of charge form verifying that the relevant flight ticket(s) were charged to the American Express Corporate Card Account;
 2. in respect of lost or delayed luggage, the Property Irregularity Report obtained from the airline;
 3. copy of the Scheduled Flight Ticket;
 4. written confirmation of the delay from the carrier;
 5. Record of Charge forms for all expenses incurred in respect to which indemnity is claimed under this insurance.
- Benefits payable in respect of valid claims will be credited to the Insured Person's American Express Corporate Card Account.

Indemnities payable for any loss will be paid upon receipt of due written proofs of such loss. Indemnity for Loss of life and any other accrued indemnities unpaid at the Insured Person's death should be payable to the Insured Person's estate. The receipt from the estate will fully discharge the Company.

BUSINESS TRAVEL ACCIDENT INSURANCE

DEFINITIONS AND SCOPE OF COVERAGE

This Description of Coverage describes the benefits, Terms and Conditions of this Policy 13-ZT-30725-0, which provides group accidental death and dismemberment insurance benefits.

DEFINITIONS

Any word or expression to which a specific meaning has been attached will bear the same meaning throughout this section.

“Accident” - an unexpected event which causes Bodily Injury and shall also include exposure resulting from a mishap on a Common Carrier Conveyance in which the Insured Person is travelling.

“Airport Premises Benefit” - the benefit amount payable if the Insured Person sustains Bodily Injury while upon any airport premises designated for passenger use, but only when the Insured Person is upon such premises immediately before boarding, or immediately after alighting from a Scheduled Flight on a Business Trip or Personal Trip.

“Airport Transportation Benefit” - the benefit amount payable if the Insured Person sustains Bodily Injury while riding as a passenger in, boarding, alighting from or being struck by, a land Common Carrier Conveyance or a scheduled helicopter operated as a Common Carrier Conveyance, but only;

1. when going directly to an airport for the purpose of boarding a Scheduled Flight on a Business Trip or Personal Trip; or
2. when leaving directly from an airport after alighting from a Scheduled Flight on a Business Trip or Personal Trip.

“Bodily Injury” - physical injury which:

1. is caused by an Accident; and
2. occurs solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury; and
3. occasions the death or dismemberment of the Insured Person within 365 days from the date of the Accident.

“Business Trip” - a bona fide business trip on assignment by, or at the direction of, the Sponsoring Organization for the purpose of furthering the business of the Sponsoring Organization; but shall not include everyday travel to and from work, bona fide leaves of absence, personal side trips or vacations.

“Common Carrier Benefit” - the benefit amount payable if the Insured Person sustains Bodily Injury as a result of an Accident which occurs while riding solely as a passenger in, or boarding or alighting from or being struck by a Common Carrier Conveyance whilst on a Business Trip or Personal Trip.

“Common Carrier Conveyance” - an air, land or water vehicle (other than a rental vehicle) licensed to carry passengers for hire.

“Insured Persons”

1. All Corporate Cardmembers whose Transportation Costs are charged to Corporate Cards, issued by AMEX (Middle East) B.S.C. (c) its subsidiaries, affiliates and licensees (American Express), as long as the Card is billed in (Middle East and North Africa) and who are officers, partners, proprietors or employees of Sponsoring Organisations and whose Card Accounts are in good standing.
2. Spouses/Domestic Partners and dependent children under age 23 of Insured Persons are also Insured Persons for Business Trip Hazards if:
 - a. travelling with the Insured Person on a Business Trip and at the request and expense of the Sponsoring Organization; and
 - b. Transportation Costs are charged for them to the Sponsoring Organisation’s Corporate Card Account, Business Travel Account or Treasurers Card Account.
3. Spouses/Domestic Partners and dependent children under the age of 23 of Insured Persons are also Insured Persons for Personal Trip Hazards if Transportation Costs are charged for them to the Sponsoring Organization’s Corporate Card Account, Business Travel Account or Treasurers Card Account.
4. Any person authorised by a Sponsoring Organization (an Authorised Traveller) which has a Corporate Card Account, Business Travel Account or Treasurers Card Account issued by AEME to have their Transportation Costs charged to that Account.

“Loss” is covered by the Policy provided a Bodily Injury is sustained by the Insured Person, as defined:

1. whilst the Policy is in force with respect to the Insured Person, and
2. under the circumstances and in the manner described in the paragraph entitled “When Benefits are Payable”.

“Personal Trip” - a trip taken by the Insured Person between the point of departure and the final destination as shown on the Insured Person’s ticket. The trip may be a stand alone trip; side trip; or vacation undertaken after the commencement of a Business Trip and prior to a Return Trip. A Personal Trip is not for the purpose of furthering the business of the Sponsoring Organisation.

“Return Trip” - the Insured Person’s return from a Business Trip after 30 consecutive days to their residence or place of regular employment.

“Scheduled Flight” - a flight in an aircraft, or helicopter, operated by an air carrier, provided that:

1. such air carrier holds a certificate, license or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered, and in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times; and
2. such flight is regularly and continually flown on routes and at times as published in the ABC World Airways Guide or similar publication amended from time to time.

Departure times, transfer and destination points will be established in reference to the Insured Persons Scheduled Flight ticket.

“Sponsoring Organisation” - the corporation, partnership, association, proprietorship or any parent, subsidiary or affiliate thereof which participates in the Corporate Card or Business Travel Account Programmes of American Express.

“Terrorism” - activities against persons, organisations or property of any nature:

1. that involves the following or preparation for the following:
 - a. use of, or threat of, force or violence; or
 - b. commission of, or threat of, a dangerous act; or

- c. commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
2. when one or both of the following applies:
 - a. the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy;
 - b. it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

“Transportation Costs” - costs of travel as a fare paying passenger in any Common Carrier Conveyance other than a taxicab.

ACCIDENTAL DEATH & DISMEMBERMENT BENEFIT

The Company shall pay a benefit amount determined from the Table of Losses (below) if an Insured Person sustains a Loss stated herein resulting from Bodily Injury, provided that:

1. such Loss occurs within 365 days after the date of Accident causing such loss; and
2. if more than one Loss stated in said Table is sustained as the result of one Accident, only one of the amounts so stated, the largest, shall be payable.

TABLE OF LOSSES

DESCRIPTION OF LOSS OF:	BUSINESS TRIP HAZARD	PERSONAL TRIP HAZARD
Life	US\$ 100,000	US\$ 50,000
Both Hands or Both Feet or Sight of Both Eyes	US\$ 100,000	US\$ 50,000
One Hand and One Foot	US\$ 100,000	US\$ 50,000
Either Hand or Foot and Sight of One Eye	US\$ 100,000	US\$ 50,000
Speech and Hearing	US\$ 100,000	US\$50,000
Either Hand or Foot	US\$ 50,000	US\$ 25,000
Sight of One Eye	US\$ 50,000	US\$ 25,000
Speech or Hearing	US\$ 50,000	US\$ 25,000
Thumb and Index Finger of the Same Hand	US\$ 25,000	US\$ 12,500

The term “Loss” shall mean with regard to hands and feet, actual severance through or above the wrists or ankle joints, and with regard to eyes, the entire irrecoverable loss of sight. “Loss” shall mean with regard to thumb and index finger actual severance through or above the joints closest to the palm; with regard to speech, entire and irrecoverable loss; and with regard to hearing, the entire and irrecoverable loss in both ears.

MAXIMUM BENEFIT PER INSURED PERSON

In no event will multiple Corporate Card Accounts or Business Travel Accounts obligate The Company to pay for more than one Loss sustained by any one individual Insured Person as a result of any one Accident. The Company’s obligation under the Policy will be determined according to the highest amount payable under any one of the American Express Accounts which provides cover in relation to the Accident and Loss in question.

EXPOSURE AND DISAPPEARANCE

If by reason of an Accident covered under the Policy an Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss for which a benefit amount is otherwise payable hereunder, such Loss will be covered under the Terms of the Policy. If the body of an Insured Person has not been found one year after the disappearance, forced landing, stranding, sinking or wrecking of a Common Carrier Conveyance in which such person was an occupant then it shall be deemed, subject to all other Terms and provisions of the Policy, that such Insured Person shall have suffered Loss of life.

WHEN BENEFITS ARE PAYABLE

Benefits are payable under only one Hazard for any one Loss.

DESCRIPTION OF A BUSINESS TRIP HAZARD

The applicable benefit amount is payable if the Insured Person sustains Bodily Injury anywhere in the world while on a Business Trip. Such insurance shall apply only when and after the Insured Person charges their Transportation Costs to a Corporate Card Account, or such Transportation Costs are charged on their behalf to a Business Travel Account.

24 HOUR ACCIDENT PROTECTION WHILE ON A BUSINESS TRIP

Coverage begins when the Insured Person leaves their residence or place of regular employment for the purpose of going on a Business Trip or at the time charges for Transportation Costs have been made to a Corporate Card Account or Business Travel Account, whichever occurs last.

For Business Trips lasting 30 consecutive days, coverage remains continuously in effect until the Insured Person returns to their residence or place of regular employment whichever occurs first.

For Business Trips longer than 30 consecutive days, coverage ceases at 12:01 am at the Insured Person's location on the 31st day of a Business Trip.

Business Trip coverage incorporates:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit.

BUSINESS TRIPS LONGER THAN 30 DAYS

Coverage is reactivated when the Insured Person begins the Return Trip. Coverage for the Return Trip is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit.

The applicable Benefits Amount payable for any Loss sustained during a Return Trip will be determined from the Business Trip Hazard column of the Table of Losses.

DESCRIPTION OF A PERSONAL TRIP HAZARD

Benefits covered under a Personal Trip Hazard are not covered under a Business Trip Hazard.

Authorized Travellers, as defined within the Insured Person definition, are not eligible for Personal Trip cover.

The applicable benefit amount is payable if the Insured Person sustains Bodily Injury anywhere in the world while on a Personal Trip. Such insurance shall apply only when and after the Insured Person charges their Transportation Costs to an American Express Corporate Card Account, or such Transportation Costs are charged on their behalf to a Business Travel Account.

Coverage for Personal Trips is limited to:

1. Common Carrier Benefit; and
2. Airport Transportation Benefit; and
3. Airport Premises Benefit

Unlike the Business Trip Hazard no 24 hour coverage operates.

EXCLUSIONS

Whether on a Business Trip or a Personal Trip, this Policy does not cover any Loss caused or contributed to by:

1. alcohol intoxication as defined in the jurisdiction where the Accident occurred and/or acting under the influence of alcohol above the local permitted legal limit;
2. intentionally self-inflicted injury, suicide, self-destruction or any attempt thereof while sane;
3. illness, sickness, disease, physical or mental infirmity, or any medical or surgical treatment for such conditions, unless treatment of the condition is required as the direct result of a covered Bodily Injury;
4. travel into hazardous work sites (e.g., underwater, mines, construction sites, oilrigs, etc.);
5. declared or undeclared war or any act thereof; however, any act committed by an agent of any government, party or faction engaged in war, hostilities or other warlike operations provided such agent is acting secretly and not in connection with any operation of armed forces (whether military, naval, or air forces) in the country where the injury occurs shall not be deemed an act of war;
6. service in the military, naval or air service of any country;
7. participation in any military, police or fire-fighting activity;
8. activities undertaken as an operator or crew member of any Common Carrier Conveyance;
9. flying in aircraft owned or leased by the Insured Person's Sponsoring Organization;
10. flying in any aircraft which is a chartered non-scheduled licensed common carrier hired by a single organization;
11. flying in military aircraft or any aircraft which requires special permits or waivers;

12. commission of or attempt to commit an illegal act by or on behalf of the Insured Person or their beneficiaries;
13. directly or indirectly, the actual, alleged or threatened discharge, dispersal, seepage, migration, escape, release of or exposure to any hazardous biological, chemical, nuclear or radioactive material, gas, matter or contamination;
14. taking of any drug, medication, narcotic or hallucinogen, unless as prescribed by a physician;
15. taking of alcohol in combination with any drug or medication;
16. an act of Terrorism except when such event occurs under:
 1. Common Carrier Benefit; or
 2. Airport Transportation Benefit; or
 3. Airport Premises Benefit

TIME LIMIT OF ACTIONS

No action at law or in equity shall be brought to recover under the Policy after the expiration of three years after the time written proof of loss is required to be furnished.

INDEMNITY LIMITATION

Duplicate or multiple American Express Cards shall not obligate the Company in excess of the limits stated herein for expenses incurred by any one individual Insured Person as a result of any one incident covered under the Master Policy.

Indemnity for loss of life and any other accrued indemnities unpaid at the Insured Person's death shall be payable in accordance with the designation of beneficiary made by the Insured Person, subject to the laws of the country of payment.

If no beneficiary has been designated or if the designated beneficiary has predeceased the Insured Person, such indemnities shall, at the Company's option and in accordance with the laws of the country of payment, be paid to the Insured Person's executor(s) or administrator(s), legal heir(s) or personal legal representative(s).

All other indemnities will be payable to the Insured Person. The receipt from the person(s) to whom payment is made will fully discharge the Company.

MAXIMUM INDEMNITY PER INSURED PERSON

In no event will duplicate or multiple American Express Cards or duplicate or multiple American Express Travel Accident Insurance Certificates obligate the Company in excess of the 'Schedule of Benefits' for any one loss sustained by any one individual Insured Person as a result of any one accident or incident under Policy Number 13-ZT-30725-0 or under American Express Travel Accident Insurance Policies wherever issued.

AGGREGATE LIMIT OF LIABILITY

The maximum Aggregate Limit of Liability is US\$ 5,000,000 for all claims combined resulting from any one event. If the aggregate amount of all indemnities otherwise payable by reason of cover provided under the Policy exceeds such aggregate limit of liability, the Company shall not be liable as respects each Insured Person for a greater proportion of the indemnity otherwise payable than the aggregate limits of liability bears to the aggregate amount of all such indemnities.

EMERGENCY ASSISTANCE

GENERAL GUIDELINES

To comply with the Terms and Conditions and in order to receive benefits under the present group policy the Cardmember must contact AXA ASSISTANCE appointed by the insurer as soon as a claim or potential claim arises. In any event, the Cardmember must contact AXA ASSISTANCE before incurring expenses over US\$ 250 or as soon as physically possible, in order to obtain prior authorisation.

Emergency assistance is available 24 hours a day, 365 days a year. Please call ++44 (0)203 283 8547 - Assistance Services provided by AXA ASSISTANCE.

DEFINITIONS: MEANING OF WORDS APPLYING TO EMERGENCY ASSISTANCE

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

THE BENEFICIARY

The Insured Person of this Group Policy is AMEX (Middle East) B.S.C. (c) (AEME).

The Benefits are extended free of charge to the BENEFICIARY:

- The American Express Corporate Cardmember, issued by AEME in the COUNTRY OF DEPARTURE;
- His/her dependent spouse and children under 19 years of age in full-time education, living at HOME;

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

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

INSURER: AXA INSURANCE (GULF) B.S.C. (c)

ISSUER/AEME: AMEX (Middle East) B.S.C. (c)

CLOSE RELATIVE: Spouse, mother, father, mother-in-law, father-in-law, daughter, son, (including legally adopted daughter or son, step daughter or son), daughter-in-law, son-in-law, brother, sister or fiancé of the Cardmember.

COUNTRY OF DEPARTURE: country in which the Card is issued by AEME.

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

GEOGRAPHICAL LIMITS: The Cardmember is covered world-wide with the exception of the COUNTRY OF DEPARTURE.

Please note the following:

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

HOME: The Cardmember's principal place of residence in the COUNTRY OF DEPARTURE.

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

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

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

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

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

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

TRIP: The Cardmember is covered during an unlimited number of private or business TRIPS commencing and ending in the COUNTRY OF DEPARTURE world-wide, of maximum 91 consecutive days; the cover is, however, limited to a

total of 183 days spent outside the COUNTRY OF DEPARTURE in any 12 month period.

Please note the following:

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

WINTER SPORTS: On- and off-piste skiing, on- and off-piste snowboarding, tobogganing, glacier skiing, outdoor ice skating on recognised public rinks.

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

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

Special Conditions applying Off-Piste

The INSURER expects the Cardmember to comply with the following guidelines:

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

BENEFITS

1. ASSISTANCE SERVICES

The Cardmember is entitled to obtain:

1.1 MEDICAL EMERGENCY ASSISTANCE

REFERRALS TO MEDICAL SERVICES:

AXA ASSISTANCE will refer the Beneficiary to physicians, hospitals, clinics, ambulances, private duty nurses, dentists, dental clinics, services for the disabled, opticians, ophthalmologists, pharmacies, suppliers of contact lenses and medical aid equipment.

DISPATCH OF A DOCTOR ON THE SPOT:

If the Cardmember's condition or the circumstances require it, AXA ASSISTANCE will send a doctor to the Cardmember in order to assess the medical condition; (the cost of health treatment and any doctor's fees shall be borne by the Cardmember (charged to Cardmember's Account and subject to authorisation by AEME).

HOSPITAL ADMISSION:

AXA ASSISTANCE will organise the subsequent admission into an appropriate hospital and, if requested, guarantee the medical expenses (to be charged to Cardmember's Account and subject to authorisation by AEME).

DISPATCH OF NECESSARY MEDICINES WHICH CANNOT BE FOUND LOCALLY:

If the Cardmember's condition or the circumstances require it, and if legally possible, AXA ASSISTANCE will despatch the medicine to the Cardmember's location. (The cost of the medicine shall be borne by the Cardmember. The cost of shipment shall be borne by AXA ASSISTANCE).

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

If the Cardmember's condition or the circumstances require it, AXA ASSISTANCE will despatch replacement lenses or glasses to the Cardmember's location. (The cost of the actual lenses or glasses shall be borne by the Cardmember. The cost of shipment shall be borne by the AXA ASSISTANCE).

TRANSFER OF LOST OR FORGOTTEN PRESCRIPTIONS

When possible by law, AXA ASSISTANCE shall endeavour to facilitate the transfer of a prescription from a Cardmember's home pharmacy to a local pharmacy. (The cost of the medication and any prescription charges shall be borne by the Cardmember).

1.2 LEGAL ASSISTANCE

LAWYER REFERRALS

AXA ASSISTANCE will make referrals to English speaking lawyers in the country of travel within the geographic

scope. If requested and available, lawyers speaking other languages will also be referred.

LEGAL ASSISTANCE

If the Covered Person is jailed (or threatened to be) AXA ASSISTANCE will appoint and advance the fees of a lawyer up to US\$ 1,000 (to be charged to Cardmembers' Account and subject to authorisation by AEME).

ADVANCE PAYMENT FOR BAIL BOND

If the Covered Person is jailed (or threatened to be), AXA ASSISTANCE shall advance the bail bond up to US\$ 10,000 (to be charged to Cardmembers' Account and subject to authorisation by AEME).

DISPATCH OF AN INTERPRETER

In case of imprisonment or hospitalisation and circumstances demand the services of an interpreter; AXA ASSISTANCE shall make the necessary arrangements (to be charged to the Cardmember's Account and subject to authorisation by AEME).

1.3 PERSONAL ASSISTANCE

AXA ASSISTANCE will endeavour to provide:

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

1.4 TRAVEL ORIENTED EMERGENCY ASSISTANCE

CASH ADVANCES

In the event of lost or stolen cash, Travellers Cheques, Credit and Charge Cards or in the event that there are no American Express Travel Service Offices or ATMs available at the Cardmember's location, AXA ASSISTANCE shall advance cash to the Cardmember up to US\$ 1,000 (to be charged to Cardmember's Account and subject to authorisation by the AEME).

URGENT MESSAGE RELAY

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

LUGGAGE ASSISTANCE

AXA ASSISTANCE will provide assistance in locating lost luggage and shall provide to the Cardmember regular updates on the location status.

ASSISTANCE FOR RETURN TRIP

In case of loss or theft of the American Express Corporate Card or identity papers necessary to return home, AXA ASSISTANCE will provide assistance in replacing them. In the event of loss or theft of the transportation ticket to return home, a replacement transportation ticket shall be provided for an amount up to US\$ 1,000 (to be charged to Cardmember's Account and subject to authorisation by AEME).

2 MEDICAL ASSISTANCE BENEFITS

2.1 REPATRIATION EVACUATION

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

2.2 REPATRIATION OF REMAINS

- a. Transportation costs of returning the Cardmember's body to the HOME in the COUNTRY OF DEPARTURE or alternatively
- b. Cremation of a Cardmember abroad and transportation costs of returning the ashes to the HOME in the COUNTRY OF DEPARTURE or alternatively
- c. Burial of a deceased Cardmember abroad (costs payable up to US\$ 3,000).

2.3 ADDITIONAL COST FOR ACCOMMODATION

If medically required, the Insurer shall pay hotel accommodation for the Cardmember prior to his/her return to the COUNTRY OF DEPARTURE (US\$ 100 per day for up to 5 days)

What is not covered:

- a. accommodation costs other than the cost of the room.
- b. anything mentioned in Section 5 General Exclusions.

2.4 ADDITIONAL TRAVEL EXPENSES

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

What is not covered:

Anything mentioned in Section 5 General Exclusions.

2.5 VISIT OF A CLOSE RELATIVE

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

2.6 RETURN HOME OF CHILDREN

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

What is not covered:

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

2.7 MEDICAL ASSISTANCE TO CHILDREN AT HOME

In the event of sickness or injury of the Cardmember's child being less than 15 years of age and left at home while the Cardmembers is travelling outside the COUNTRY OF DEPARTURE, AXA ASSISTANCE shall monitor the child's medical condition and keep the Cardmember informed. Any subsequent need for transportation and hospitalisation of the child shall be organised by AXA ASSISTANCE and charged to the Cardmembers' Account and subject to authorisation by AEME.

What is not covered under Section 2 MEDICAL ASSISTANCE BENEFITS:

- a. costs in excess of US\$ 250 which have not been authorised by the INSURER in advance (when the Cardmember has not been physically prevented through the Cardmember's medical condition from contacting the INSURER).
- b. PRE-EXISTING MEDICAL CONDITIONS.
- c. pre-planned or pre-known medical TREATMENT abroad or travel undertaken solely for such purpose.
- d. Any cost for treatment or transportation in the COUNTRY OF DEPARTURE.
- e. any costs relating to pregnancy within eight weeks of the estimated date of delivery.
- f. any costs incurred in the COUNTRY OF DEPARTURE other than in connection with the Cardmember's transportation or remains to HOME from abroad.
- g. any costs where the transportation has not been arranged by the INSURER.

- h. any costs incurred when the Cardmember is engaging in the following WINTER SPORTS: bobsleigh, heli skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting.
- i. air sea rescue costs.
- j. anything mentioned in Section 5 General Exclusions.

3 PERSONAL ASSISTANCE BENEFITS EMERGENCY RETURN HOME

The INSURER will pay all necessary additional travelling costs incurred in transporting the Cardmember HOME early from a TRIP (and, if required, back to the overseas location within the original period of the booked TRIP) as a result of the following:

1. The sudden and unforeseen death or imminent demise, or the sudden and unforeseen hospitalisation due to serious accident or illness, of a CLOSE RELATIVE or BUSINESS ASSOCIATE in the COUNTRY OF DEPARTURE during the period of a TRIP which requires the Cardmember's immediate return.
2. Accidental damage to, or burglary, flooding or fire affecting the Cardmember's HOME or usual place of business in the COUNTRY OF DEPARTURE when a loss in excess of US\$ 2,000 is involved or when the Cardmember's presence is required by the Police in connection with such events.

What is not covered:

- a. Any illness, or death or imminent demise of a CLOSE RELATIVE due to a PRE-EXISTING MEDICAL CONDITION.
- b. Any costs when the transportation has not been arranged by the INSURER.
- c. Any air travel costs in excess of an economy/tourist class ticket for each Cardmember.
- d. Anything mentioned in Section 5 General Exclusions.
- e. General Terms Applying to All Parts of This Group - Policy.

4 GENERAL CONDITIONS

1. The Cardmember must take all reasonable steps to avoid or minimise any claim.
2. The Cardmember must avoid needless exposure to peril except in an attempt to save human life.
3. The INSURER will make every effort to apply the full range of services in all circumstances dictated by the Terms and Conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided but in all cases where such difficulties pertain, the full monetary benefits of the insurance cover will apply.
4. The Cardmember must comply with all the Terms and Conditions of this Group - Policy before a claim will be paid. The Cardmember must make no admission, offer, promise or payment without our prior consent.
5. In the event of an emergency or of any occurrence which may give rise to a claim for costs exceeding or likely to exceed US\$ 250 under this Group Policy, the Cardmember must contact the INSURER immediately when the Cardmember is able to do so and before the Cardmember authorise any costs and expenses.
6. The INSURER is entitled to take over the Cardmember's rights in the defence or settlement of a claim or to take proceedings for our own benefit against another party and shall have full discretion in such matters. The INSURER may, at any time, pay to the Cardmember our full liability under this Group - Policy after which no further liability shall attach to the INSURER in any respect or as a consequence of such action.
7. If the Cardmember is repatriated, he/she must give the INSURER the benefit of any unused travel tickets which would otherwise have been utilised by the Cardmember.

8. The Cardmember must give the INSURER written notice of any event which may lead to a claim, within 28 days of the Cardmember's return HOME to the COUNTRY OF DEPARTURE. As often as the INSURER requires the Cardmember shall submit to medical examination at the INSURER's expense. In the event of the death of the Cardmember the INSURER shall be entitled to have a post mortem examination carried out at the INSURER's expense. The Cardmember must supply the INSURER with a written statement substantiating the Cardmember's claim, together with (at the Cardmember's own expense) all certificates, information, evidence and receipts that the INSURER requires.
9. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Group - Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to the INSURER.
10. The Cardmember will be required to reimburse to the INSURER, within one month of the INSURER's request to the Cardmember, any costs or expenses the INSURER has paid out on the Cardmember's behalf which are not covered under the Terms of the insurance.
11. All benefits and services insured under this Group - Policy will be provided subject to the Laws of the country where the incident giving rise to the claim occurs.
12. When engaging in any sport or holiday activity (not excluded under the General Exclusions), the Cardmember must accept and follow the supervision and tuition of experts qualified in the pursuit or activity in question, and the Cardmember must use all appropriate precautions, equipment and eye protection.
13. The following sports and activities are not covered : American football; boxing; bungee jumping; flying (other than as a fare-paying passenger in a licensed passenger-carrying aircraft); go karting; hang gliding; hot air ballooning; martial arts; microlighting; mountain biking; mountaineering; motor rallies; parachuting; paragliding; piloting an aircraft; polo; potholing; rock climbing; rugby; Tour Operator safari using guns; white water canoeing; yachting more than 20 nautical miles from the nearest coastline; the following WINTER SPORTS activities: bobsleigh, heli skiing, ice hockey, luge, paraskiing, skeleton, ski jumping, ski racing, ski stunting.
14. The following sports and activities will only be covered if the Cardmember undertake these sports and activities as only incidental to the main purpose of the Cardmember's TRIP: jetskiing; parascending; scuba diving below 30 metres; white water rafting.
15. Although the INSURER is prepared to cover the Cardmember when undertaking certain sports and activities, the availability of the insurance cover does not, in itself, imply that the INSURER or AEME consider such sports and activities as safe. At all times the Cardmember must satisfy the condition that the Cardmember is capable of safely undertaking the planned sport or activity, and the Cardmember must take all due care to avoid injury, accident or loss to yourself and to others.

5 GENERAL EXCLUSIONS

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

1. Expense which at the time of happening is insured by, or would, but for the existence of this Group - Policy, be insured by any other existing certificate, policy or any organisation's service. If the Cardmember has any other policy in force which may cover the event for which the Cardmember is claiming, the Cardmember must tell the INSURER.
2. Costs which would have been payable if the event being the subject of a claim had not occurred.
3. Any wilful act of the Cardmember.
4. Needless self exposure to peril except in an endeavour to save human life.
5. The Cardmember's suicide, insanity, intentional self-injury, alcoholism, drug addiction or solvent abuse or the Cardmember being under the influence of alcohol or drug.
6. Sexually transmitted diseases.
7. Any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS and/or any mutant derivatives or variations thereof however caused.

8. The Cardmember engaging in MANUAL WORK (as defined in the Meaning of Words) in conjunction with any profession, business or trade during the TRIP.
9. The Cardmember engaging in or practicing for the following sports and activities: hunting; professional sports; horse jumping; hunting on horseback; steeple chasing; solo mountain climbing; any form of motor racing, speed, performance or endurance tests; solo caving; cave diving.
10. Loss, damage, death, injury, illness, disablement or expense caused by: war; invasion; act of foreign enemy; hostilities (whether war be declared or not); terrorist activity; civil war; rebellion; revolution; insurrection; military or usurped power; the Cardmember taking part in civil commotion or riot of any kind; the Cardmember fighting (except in self-defence).
11. Loss or destruction or damage or any expense whatsoever resulting from: Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
12. Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this Group - Policy relates, unless negligence on our part can be demonstrated.

6 MAKING A CLAIM

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

Phone the Claims Helpline to obtain a claim form, giving the Cardmember's name and Card Number, and brief details of the Cardmember's claim.

All claims must be submitted within 28 days of the Cardmember's return HOME from a TRIP, on a Group - Policy claim form, accompanied by original invoices, receipts, reports, etc.

AXA INSURANCE (GULF) B.S.C. (c)
P.O. BOX 32505
Dubai, UAE

Telephone: (+971) 4 4294096
E-mail: AmexCS-Gulf@axa-gulf.com

Please remember that it is always advisable to retain copies of all documents when submitting the Cardmember claim forms.