

## **DEEM DOUBLE SECURE NON LIFE TERMS AND CONDITIONS**

We welcome you as a Deem Customer to enjoy the benefits of this Deem Double Secure protection provided by Union Insurance Company (P.J.S.C). We request you to go through the Cover details thoroughly, in order to understand the extent and terms of the Cover offered.

### **IMPORTANT NOTICE**

1. The Cover automatically starts from the Commencement Date. You have the option to opt out of the Cover at any time.
2. The Cover is applicable only for Primary cardholders.
3. You will be eligible for Cover from the age of 18 until 65 years .
4. The Geographical Limit in respect of Accidental Death or Critical Illness Cover is 'Worldwide', and in respect of Hospital Cash Benefit due to accident or Ambulance /Taxi Fare or Involuntary Loss of Employment Cover is 'United Arab Emirates'.
5. The Cover is subject to the jurisdiction of the competent courts of United Arab Emirates and governing law of United Arab Emirates.
6. The Insured /Company reserves the right, at any time, to change the terms, conditions, rates and/or reject, discontinue or cancel the Cover applicable without assigning any reason thereof.
7. Deem is not at any time considered as an agent of the Company. Any claims or contestations for any insurance coverage shall be negotiated directly with the Company.
8. In the event of Involuntary Loss of Employment benefit being provided to the Customer, the Customer shall notify Deem immediately upon re-employment but not later than thirty (30) days from the date of re-employment. Failure to notify Company within the stipulated time period shall render the Benefits provided under this Cover fully recoverable without contestation.
9. The Customer consent and authorize the Insured to disclose and report any financial or non-financial information related to his/her credit card accounts with the Insured to the Company, in compliance with the terms and conditions of the Cover. The Customer agree and declare that he/she will not assert any claim, against the Insured for any loss, damage or injury suffered or alleged as a result of any such disclosure or reporting to the Company.

## DEFINITIONS

For the purposes of this Cover, the following definitions shall apply unless the context otherwise requires:

**Accident** means where the bodily injury is caused solely and directly by external violent means is unexpected, unforeseeable and not attributable to the Customer's intentional self-injury or suicide.

**Benefit(s)** means the indemnity payable under the scope of this Cover in respect of Death or Critical Illness or Hospital Cash Benefit due to accident or Ambulance /Taxi Fare or Involuntary Loss of Employment of the Customer.

**Bodily Injury** means identifiable physical injury which is caused by an Accident and solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury.

**Customer** means a Primary holder of the Credit Card Facility with the Insured who has not unsubscribed to the Benefits under this Cover and has not been disqualified by the provisions of this Cover to be eligible to receive the Benefits under this Cover.

**Commencement Date** means the date the Customer is enrolled for this Cover by the Insured or the date on which existing Customers are migrated to the Deem Product. Customers are automatically enrolled for this Cover on issuance of a Deem credit card.

**Company** means Union Insurance Company (P.J.S.C), PO Box 119227 Dubai, United Arab Emirates.

**Cover** means the Benefit offered by the Insured in association with the Company.

**Cover Period** means the period from the Commencement Date during which the Benefits under this Cover shall apply.

**Credit** means the credit or other form of financial accommodation provided by the Insured to the Customer under the Credit Card Facility.

**Credit Card Facility** means the Insured's Credit Card Facility for its Customer including additional/ supplementary cards which have been nominated as the facilities to which the Benefits under this Cover are to apply.

**Critical Illness** means any of the following:

1. Cancer: a malignant tumour characterised 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 cardio graphic 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 embolization 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.

**Date of Event** means any one of the following:

1. In respect of Death the date of Death, resulting from accident except those expressly excluded, happening or manifesting on or after the Commencement Date and during the Cover Period.
2. In respect of Critical Illness, the date of diagnosis of Critical Illness by a certified medical practitioner resulting from an Accident or Illness happening /manifesting on or after the Commencement Date and during the Cover Period.
3. In respect of Hospital Cash Benefit, the date of actual hospitalisation of the Customer after the Commencement Date and during the policy period as in patient for a minimum period of 24 hours.
4. In respect of Involuntary Loss of Employment, the date of notice of termination served to the Customer on or after the Commencement Date and during the Cover period.

**Death** means death due to accident except those expressly excluded under the Cover.

**Hospital** means an establishment which shall meet all of the following requirements: (a) holds a license as a Hospital, if licensing is required in the country or governmental jurisdiction; (b) operated primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (c) provides a 24-hour a day nursing service by registered or graduate nurses; (d) has a staff of one or more physicians available at all times; (e) provides organized facilities for diagnosis and major surgical procedures; (f) is not primarily a clinic, nursing, rest or convalescent home or similar establishment and, other than incidentally, a place for alcoholics or drug addicts; (g) maintains X-ray equipment and operating room facilities and in respect to travel insurance, Hospital means a hospital recognized and registered as such by the local authority concerned.

**Illness** means a disease or sickness first occurring after the Commencement Date.

**Indebtedness** means the total amount outstanding on the Credit Card Facility as on the Date of Event but excluding any Credit Card Facility availed after the Date of Event subject to a maximum of 100% of the Customer's credit limit.

**Insured** means Deem Finance LLC.

**Involuntary Loss of Employment** means unemployment of the Customer arising out of the unilateral decision of the employer to terminate the employment contract without citing any reason or for any reason other than those excluded.

**Maximum Coverage Age** means sixty five (65) years.

**Passive War** means a situation where the Customer is not actively involved in war, whether declared or not, or any warlike operations, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

**Pre-existing Condition** means Illness and any other 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 (12) months immediately prior to the Commencement Date.

**Re-employed** means accepting and starting work for a new employer or the same employer under a new employment contract within nine (9) months from the date of actual unemployment.

## SCOPE OF COVER

### **Section 1 - Accidental Death**

In the event of a Bodily Injury which results in death of the Customer arising out of a cause not specifically excluded under this Cover after the Commencement Date and during the Cover Period, the Company shall indemnify the Insured the Customer's Indebtedness as on the Date of Event, i.e., twice the actual outstanding balance amount or credit limit whichever is less including accrued interest as at the date of event subject to a maximum/ overall cap of AED 200,000/- per Customer. Deem Double Secure cover for the Customer will cease upon payment of this benefit.

### **Section 2- Critical Illness Benefit**

In the event of a Customer being diagnosed with one or more of the Critical illnesses covered hereunder and arising out of a cause not specifically excluded under this Cover after the commencement date and during the Cover Period, the Company shall indemnify the Insured the Customer's Indebtedness as on the Date of Event, i.e. twice the actual outstanding balance amount or credit limit whichever is less including accrued interest as at the date of event subject to a maximum/ overall cap of AED 25,000/- per Customer.

### **Section 3 Involuntary Loss of Employment**

In the event of Involuntary Loss of Employment of a primary Customer due to a cause not specifically excluded under this Cover after the Commencement Date and during the Cover period, the Company shall indemnify the Insured 10% of the Customer's Indebtedness as at the Date of Event, for that month, subject to a maximum of AED 4,000/- for every month of unemployment up to a maximum of 9 months, AED 36,000 /- in all. The Benefit shall not be payable for the first 30 days of unemployment. This section is applicable only for salaried Customers.

For a claim to be admissible, the Date of Event has to be within the Cover/Policy Period.

#### **Provided That:**

1. The Benefit payment is subject to a waiting period of 90 days from the Commencement Date.
2. The Benefit will cease upon returning to employment.
3. No payment will be made during the notice period.
4. The Customer remains unemployed during the period for which the Benefit under this Cover is paid and shall provide all necessary evidence as may be called upon by the Company in order to substantiate his/her unemployment.
5. The Customer/Insured shall inform the Company as soon as the Customer accepts an alternative job within nine (9) months period from the date of his/her actual unemployment. If the Company, within 6 months from the date of settlement of claim, discovers that the Customer has been terminated due to any of the excluded causes then the Company has the right to recover the entire claim settled. In case, the Company discovers that the Customer is Re-employed within nine (9) months from the date of submission of the claim documents from the Insured, then the Company has the right to recover the difference between the admissible claim amount and the actual claim paid (proportionately).

#### **Section 4 - Hospital Cash Benefit Due to Accident (HCB)**

In the event of hospitalisation for a minimum period of 24 hours consequent upon the Customer sustaining Bodily Injury arising out of a cause not specifically excluded under this policy, the Company shall pay a daily cash benefit of AED 100/- to the Customer for each day of hospitalisation subject to a maximum of 30 days in a policy year. One day excess will apply.

HCB Limits are per day subject to a maximum of 30 days in a policy year (i.e. 12 months period from Cover Commencement date), AED 3,000 in all.

#### **Section 5 - Ambulance/ Taxi Fare**

In the event of an Accident to the Customer due to a cause not specifically excluded under this Cover after the Commencement Date and during the Cover Period, the Company shall indemnify the Customer the actual cost of taxi fare/ ambulance charges to reach the hospital, subject to a maximum of AED 500/- per Customer in a policy year.

### **POLICY CONDITIONS**

- 1) The Customer/Insured shall furnish the Company with any information the Company may require (including details of the state of health) in respect of the Customer for the Benefits hereunder. Prior to acceptance, the Company may, at its sole discretion, require the Customer to undergo a medical examination by a certified medical practitioner in the manner the Company deems required or fit.
- 2) The Benefits under this Cover shall be extended only to the primary cardholder and not to an additional or supplementary cardholder.

#### **3) Age Limits**

Minimum age at entry – 18 completed years

Maximum age at entry – 64 years, however 59 years in respect of ILOE Benefit

Maximum Coverage Age – 65 years, however 60 years in respect of ILOE Benefit

If only the year of birth of a Customer is provided to the Company, then the date of birth for this Cover shall be January 1st of such Customer 's year of birth unless it is mentioned & confirmed by passport or National ID.

#### **4) Termination of Benefits**

Notwithstanding anything contained herein to the contrary, the Benefits under this Cover in respect of the Customer shall terminate upon the happening of any one or more of the following:

1. Cancellation of the Customer's Credit Card Facility;
2. the Customer having attained the Maximum Coverage Age specified herein;
3. the Customer becomes a defaulter for a period of 60 consecutive calendar days. A waiting period of 90 days shall apply for all benefits once the Customer has paid his dues;

4. Upon the Customer becoming unemployed voluntarily he/she will no longer be eligible for the Benefit Involuntary Loss of Employment;
5. the Customer's Death or Critical Illness;
6. 6 months prior to the Cardholder's normal retirement date depending upon the age of the Customer and the law of the land where he is employed. However, the termination of Policy in respect of the particular Customer in such event shall be only in respect of Involuntary Loss of Employment;
7. Cancellation of the Benefits under this Cover by the Insured or the Customer at any time in accordance with the terms and conditions of this policy.
8. Premium is not paid when due.
9. Termination of this Agreement.
10. The Policy end date if subsequently not renewed by the Insured.

5) **OBSERVANCE OF CONDITIONS**

The observance by the Insured of the terms of this Cover and the truth of the statements and the answers by the Insured in the proposal and other material information provided by the Insured shall be condition precedent to any liability of the Company. If the circumstances in which the insurance contract was entered into are materially altered without the written consent of the Company, the Cover shall become null and void in respect of the particular Customer.

6) **MISDESCRIPTION**

If there be any material misdescription or omission or any misrepresentation as to any material fact to be known for estimating the risk or any omission to state such fact, the Company shall not be liable under this Cover and the Cover shall become null and void in respect of the particular Customer.

7) **FORFEITURE**

If the claim is in any respect fraudulent or if any fraudulent means or devices are used by the Customer or his representatives or by anyone acting on his or their behalf to obtain any Benefit under this Policy, all Benefits hereunder shall be forfeited in respect of the particular Customer.

8) **ALTERATION**

If under any circumstances the contract entered into is materially altered, without the written consent of the Company, the Cover shall become null and void.

9) **GOVERNING LAW**

This Agreement shall be governed by and construed in accordance with the applicable laws in force in the United Arab Emirates. Both Parties agree and submit to the exclusive jurisdiction of the Courts of the United Arab Emirates.

10) **VALUE ADDED TAX (VAT)**

The premium is exclusive of Value Added Tax which should be clearly mentioned in the tax invoice and payable by the Insured. Company shall be responsible for collection of such tax from the Insured and pay to the relevant tax authority.

11) **SANCTION CLAUSE**

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any Benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such Benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France or Germany.

12) **TERRITORIAL LIMITS**

24 hours worldwide, however restricted to UAE with respect to ILOE, Ambulance /Taxi Fare and Hospital Cash Benefit

13) **JURISDICTION**

United Arab Emirates

14) **Special Conditions**

- a) Maximum age at expiry is 65 years, however 60 years in respect of ILOE Benefit
- b) Dependent card holders shall not be covered under this scheme
- c) The cover is offered solely to individuals
- d) Total outstanding balance in no case shall exceed the card limit
- e) Premium and claim payment are based on total outstanding balance
- f) Anti-Money Laundering Clause:  
In order to address Anti Money Laundering and compliance risk associated with this business, Company commits to comply with applicable Anti-money laundering regulations in force.
- g) Company shall not be liable for any claim occurring after the Termination Date. All claims occurring before the Termination Date and not notified within stipulated period shall be considered null and void

**EXCLUSIONS**

1. The Benefits under this Cover shall not be payable to the Customer where the Customer 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 Cover shall apply.
2. No Benefits under the policy shall be payable in respect of a Customer where the event giving rise to a claim occurs as a result of:
  1. Suicide or attempted suicide or any act of Intentional self- injury whilst sane or insane during the first twelve months.
  2. Radioactivity and nuclear reactions  
In no event will this Insurance agreement provide coverage for loss, damage, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear explosion, pollution, contamination and/or fire following thereon, and release of weapons of mass destruction that do not involve an explosive sequence. Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above. In the event any portion of these exclusions is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### 3. Worldwide Terrorism Exclusion Clause

Notwithstanding any provisions to the contrary within this Agreement and/or underlying agreements and/or endorsements thereto, including express or implied obligations to 'follow the settlements', 'follow the fortunes' or similar, it is hereby understood and agreed that all loss, liability, damage, costs, expenses, or legal expenses of whatsoever nature directly or indirectly caused by, resulting from, or in any way connected with or arising out of any Act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss is entirely excluded from this Agreement.

Act of Terrorism includes any act, or preparation in respect of action, including but not limited to the use of force or violence and/or the threat thereof, of any person(s) or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including but not limited to :

- i. the intention to influence or affect the conduct of any government (de jure or de facto); and/or
- ii. to put the public, or any section of the public in fear; and/or
- iii. to commit violence or threaten violence against one or more persons (whether legal or natural); and/or
- iv. damaging tangible or intangible home; and/or
- v. endangering life; and/or
- vi. creating a risk to the health or safety of the public or a section of the public; and/or
- vii. an act designed to interfere with or disrupt an electronic system

This article excludes loss, liability, damage, cost, expenses or legal expenses of whatsoever nature directly or indirectly resulting from, caused by or in connection with any action or decision of a government agency or other entity to prevent, control, respond to or terminate or in any other way relating to actual or alleged Acts of Terrorism. Such loss, liability or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss, liability or damage. In the event that any portion of this article is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### 4. War and Civil War Exclusion Clause

Notwithstanding any provision to the contrary within this Agreement or any endorsement thereto including express or implied obligations to "follow the settlements", "follow the fortunes" or similar, it is agreed that this insurance entirely excludes loss, liability damage, cost or expense, including expense costs, of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

- i. War, civil war, war-like operations (whether war be declared or not), hostilities, invasion, acts of a foreign enemy, mutiny, strikes, riots, civil commotion, assuming proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, malicious damage, martial law.
- ii. Any action taken in controlling, preventing, suppressing or in any way relating to the excluded situations in (i) above, including, but not limited to, confiscation, nationalization, damage to or destruction of property.

In the event any portion of this article is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

### 5. The Company shall not be liable to pay Compensation for Supplementary Benefits in respect of any Customer arising out of and/or as a result of:



- i. Sexually transmissible diseases, AIDS or the presence of any human immunodeficiency virus or any antibodies to such virus.
  - ii. Any participation or training for any dangerous or hazardous sports or competition or riding or driving in any form of race or competition.
  - iii. The Customer being in or upon or entering into or alighting from or descending or falling from aircraft of any kind other than a fully licensed standard type fixed transport organization providing regular air services between duly established airports in which he is traveling as a pilot, cabin crew or fare-paying passenger.
  - iv. Misuse of drugs or alcohol.
6. The Company is not liable in respect of Involuntary Loss of Employment arising out of and/or attributable to and/or in connection with the following:
1. Employees who have not been continuously employed with the same employer for a minimum of 1 year.
  2. Employees who are on probation.
  3. Employment on fixed term contract or part time or temporary employment.
  4. Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from employment in excess of normal holiday entitlement.
  5. Disability, sickness or accident or any other medical reasons (mental and/or physical).
  6. Involuntary Loss of Employment which starts within 90 days of the Commencement Date.
  7. Where the Customer was aware of pending unemployment on or before the Commencement Date.
  8. Where the unemployment is a normal seasonal part of the employment or due to non-renewal of employment contract by the authorities.
  9. Where the Customer has neither been terminated nor become redundant but his/her salary or allowances are being withheld in part or in full for any reason of the employment contract.
  10. Unemployment due to any of the following
    - a. Misconduct
    - b. Refusal to accept orders from the superiors
    - c. Criminal Conviction
    - d. Dishonesty or Fraudulent Act
    - e. Non-Performance or Underperformance
  11. Payment after the Customer reaches the age 60;
  12. Voluntary retirement.
  13. Company failure where a contributing cause was a natural catastrophic peril.
  14. If the Customer is not able claim under the Tanmia unemployment benefit (for UAE nationals only)
  15. Dismissal or redundancy when the employer is a next of kin of the claimant, or when the claimant is a shareholder of the company or a Member of its board
  16. Self-employment / Any period of unemployment following self-employment
  17. Strikes, lockouts, or other organized labor disputes or any unlawful acts
  18. Employees of Deem Finance i.e., the Insured.
  19. Emiratization (localisation)
  20. If the Customer does not have a valid UAE resident or employment visa (applicable for Expats).

21. Dismissal or redundancy due to restructuration during the 24 months following a merger
22. If the Customer refuses any other reasonable employment offered by his/her employer.
23. Happens at a time while working outside UAE for more than 30 days in a row.
24. If the Involuntary Loss of Employment is in any way voluntary or results directly or indirectly from the Customer own actions.
25. Any Involuntary Loss of Employment where the Customer cannot prove it was involuntary and that none of the exclusions in this section apply
26. Arising from war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, terrorism, revolution insurrection, military or usurped power or confiscation or nationalization or requisition or destruction of or damage to property by or under the order of any government or public or local authority.
27. Directly or indirectly caused by or contributed to or arising ionizing radiation contamination by radioactivity from any nuclear fuel or 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.
28. If any misrepresentation or concealment is made by or on behalf of the Customer to obtain cover in support of any claim hereunder.
29. If at a date of Involuntary Loss of Employment the Customer was employed by a company of which he or his spouse , partner, parent, child, brother or sister were a director and or shareholder (other than by way of bon fide investment in a company quoted on a recognized stock exchange).
30. Where the Customer was dismissed by his employer in accordance with the employers right to do so under Article 120 of UAE labour law.
31. Any notification not reported to the company within 45 days.
32. If the Customer is an Expatriate, any UAE resident visa obtained through sponsorship from a family member.
33. The period of which payment from the employer is received instead of working notice

### **CLAIMS PROCEDURE**

Upon happening of an event giving rise to a claim under this Cover, the Customer's legal representatives/ Insured shall follow the following procedure.

A. Giving immediate written notice to the Company but not later than :

- |                        |  |
|------------------------|--|
| ❖ Death Claims         | • 90 days from the date of event                     |
| ❖ CI Claims            | • 90 days from date of diagnosis of Critical Illness |
| ❖ HCB Claims           | • 90 days from time of admission into hospital       |
| ❖ Ambulance /Taxi Fare | • 90 days from time of admission/visit into hospital |
| ❖ ILOE Claims          | • 45 days from the date of notice of termination     |

B. The Insured or the Customer's legal representative shall produce at no cost to the Company with such evidence to substantiate the claim to the satisfaction of the Company as the Company may reasonably require and shall submit all documents as soon as possible but not later than :

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>❖ Death Claims</li> <li>❖ CI Claims</li> <li>❖ HCB Claims</li> <li>❖ Ambulance /Taxi Fare</li> <li>❖ ILOE Claims</li> </ul> | <ul style="list-style-type: none"> <li>• 180 days from the date of event</li> <li>• 180 days from date of diagnosis of Critical Illness</li> <li>• 180 days from time of admission into hospital</li> <li>• 180 days from time of admission/visit to hospital</li> <li>• 90 days from the date of notice of termination</li> </ul> |
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C. The Customer or his/her legal representative or the Insured shall submit the following documents:

**I. Death due to Accident Claims**

1. Death certificate
2. Post mortem report (wherever legally required)
3. Police report
4. Medical report from an authorised medical practitioner with detailed diagnosis and cause of death if required by the Company when the actual cause of death is not clearly mentioned in the death certificate.
5. Credit card outstanding statement for preceding six (6) months from the date of the event
6. Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
7. Any other documents as may be required to substantiate the claim.

**II. For Critical Illness Claims**

1. Medical report\* from acertified medical practitioner diagnosing critical illness and course of treatment
2. Police report (if critical illness is due to an accident)
3. Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
4. Credit card outstanding statement for the preceding six (6) months from the date of event
5. Any other documents as may be required to substantiate the claim.

*\*from an Certified Medical Practitioner.*

**III. For Hospital Cash Benefit**

1. Hospital admission report
2. Police report
3. Medical report\* showing the diagnosis & the course of treatment
4. Certificate from the hospital administrator certifying the no. of days of continuous hospitalization.
5. Discharge Summary from the hospital
6. Credit card outstanding statement for the preceding six (6) months from the date of event

7. Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
8. Any other documents as may be required to substantiate the claim.

*\*from an Certified Medical Practitioner*

#### **IV. For Involuntary Loss of Employment Claims**

1. Notice of termination from the Customer's employer with cause of termination.
2. Termination letter issued in employer's letter head duly signed and stamped
3. Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)

The Company may also request for a copy of the Labour Contract from the Employer if it is required to verify the period and terms of employment contract.

4. Credit card outstanding statement for the preceding six (6) months from the date of event
5. Any other documents as may be required to substantiate the claim.

#### **V. Ambulance/ Taxi Fare**

1. Proof of expenses as may be applicable
2. Any other documents as may be required to substantiate the claim.

All documents indicated above may be required to be produced in original (other than those surrendered to the authorities or employer) for verification before the final settlement of claim.