

Provided by
Union Insurance Company (UIC)

In association with
**Majid Al Futtaim
Finance L.L.C**

We welcome you as a Najm Credit Cardmember to enjoy the Benefits of this Credit Shield and Lifestyle Protection provided by Union Insurance Company (UIC). We request you to go through the Cover details in order to understand thoroughly the extent and terms of the Cover offered.

SCHEME HIGHLIGHTS

- TwentyFour(24)hourworldwide,CoverforDeath,Permanent Total Disablement (PTD) and Critical Illness Benefits.
- Automatic enrolment.
- No medical certificate is required.
- Two (2) months free Cover for new subscribers.
- Hospital Cash Benefit for up to sixty (60) days.
- Additional Lifestyle protection Benefits in case of Death of the Cardmember.
- Low monthly rate of 0.95% of your last credit card statement balances.
- CreditspendbysupplementaryCardmembersisnotcovered.

IMPORTANT NOTICE

1. All the Insured persons are automatically covered at the Commencement Date.
2. The first two months of the Cover is free of charge and thereafter a nominal rate of 0.95% will be applied on the total outstanding amount in the Statement of Account.
3. The Cover is applicable for Primary Cardmembers and excludes corporate and lodged Cards.
4. The Cardmember should be of age between eighteen (18) to sixty four (64) years.
5. The Territorial Limit is 'worldwide' in respect of Death, Permanent Total Disablement and Critical Illness Cover and 'UAE' in respect of Hospital Cash Benefit and Involuntary Loss of Employment Cover.
6. The Cover is subject to the Jurisdiction of the competent courts of UAE.
7. Majid Al Futtaim Finance 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.

8. Death or Disablement could be due to any cause except those expressly excluded.
9. Majid Al Futtain Finance is not at any time considered as an agent of Union Insurance Company (UIC) the "Insurance Provider". Any claims or contestations for any insurance coverage can however be negotiated directly with Union Insurance Company (UIC), Dubai, through the Insured offices.
10. In the event of Involuntary Loss of Employment Benefits being provided to the Cardmember, the Cardmember shall notify the Company immediately upon Re-employment but not later than thirty (30) days from the date of Re-employment. Failure to notify the Company shall render the Benefits provided under this Cover fully recoverable without contestation.

DEFINITIONS

Accident means where the bodily injury caused directly by external violent means is unexpected, unforeseeable and not attributable to the Card Members intentional self-injury or suicide.

Benefit means the indemnity payable under the scope of this policy in respect of Death or Permanent Total Disablement or Critical Illness or Involuntary Loss of Employment or Hospital Cash Benefit or the Lifestyle benefits.

Card Member(s) means a Primary holder of the Credit Card Facility with the Insured who has not unsubscribed to the Benefits under this policy and has not been disqualified by the provisions of this policy to be eligible to receive the Benefits under this policy.

Commencement Date means the date the Card Member is enrolled for this Cover or the date of inception of this policy whichever is later. Card Members are automatically enrolled for this policy on issuance of Credit Card.

Company means the Union Insurance Company PSC, P.O. Box 119227, Dubai, United Arab Emirates.

Policy means the Benefit offered by the Insured in association with the Company.

Cover Period means the period after 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 Card Member under the Credit Card Facility.

Credit Card Facility means the Insured's Credit Card Facility including any Supplementary Cards, which have been nominated as the facilities to which the Benefits under this policy are to apply.

Critical Illness means any of the following:

1. Cancer

A disease manifested by the presence of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells, and the invasion of tissue. The term cancer also includes leukemia and malignant disease of the lymphatic system such as Hodgkin's Disease. Any non-invasive cancer in-situ, Hodgkin's Disease stage 1, prostate cancer stage A, all skin cancers except invasive malignant melanoma (starting with Clark Level III) and any malignant tumor in the presence of any Human Immunodeficiency Virus are excluded.

2. Stroke

Any cerebrovascular incident producing neurological sequelae lasting more than twenty four (24) hours and including infarction of brain tissue, hemorrhage and embolization from an extra-cranial source. Evidence of neurological deficit for at least 3 months has to be produced.

3. Coronary artery bypass surgery

The actual undergoing of open chest surgery for the correction of one or more coronary arteries, which are narrowed or blocked, by coronary artery bypass graft (CABG). The surgery must have been proven to be necessary by means of coronary angiography. With regard to this policy, angioplasty and/or any other intra-arterial procedures are excluded.

4. Kidney failure (end-stage renal disease)

End-stage renal disease presented as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out.

5. Major organ transplant

The actual undergoing of transplantation as the recipient of a heart, lung, liver, pancreas, kidney or bone marrow.

6. Multiple sclerosis

Unequivocal diagnosis of multiple sclerosis by a consultant neurologist holding such an appointment at an approved hospital. The Card Member must exhibit neurological abnormalities that have existed for a continuous period of at least six months or must have had at least two clinically documented episodes. This

must be evidenced by the typical symptoms of demyelization and impairment of motor and sensory functions.

Date of Event means any one of the following:

- In respect of Death the date of Death resulting from an Accident or Illness happening on or after the Commencement Date and during the cover period.
- In respect of Permanent Total Disablement the date of recognition of Permanent Total Disablement by a competent authority resulting from an Accident or Illness happening/ manifesting on or after the Commencement Date and during the cover period.
- In respect of Critical Illness the date of diagnosis of Critical Illness by a competent authority resulting from an Accident or Illness happening /manifesting on or after the Commencement Date and during the cover period.
- In respect of Involuntary Loss of Employment, the date of notice of termination served to the Card member on or after the Commencement Date and during the cover period.
- In respect of Hospital Cash Benefit, the date of actual hospitalization of the Card member on or after the Commencement Date and during the cover period as in-patient for a minimum of twenty four (24) hours.

Death means death due to any cause except those expressly excluded.

Hospital means an establishment which meets all the following requirements:

- holds a license as a hospital, if licensing is required in the country or governmental jurisdiction;
- operated primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;
- provides twenty four (24) hour a day nursing service by registered or graduate nurses;
- has a staff of one or more physicians available at all times;
- provides organized facilities for diagnosis and major surgical procedures;
- is not primarily a clinic, nursing, rest or convalescent home or similar establishment and is not, other than incidentally, a place for treatment of alcoholics or drug addicts; and
- maintains X-ray equipment and operating room facilities.

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

Indebtedness means the total amount outstanding in the Card members Credit Card Facility as on the Date of Event but excluding any Credit facility availed after the Date of Event subject to a maximum of the Card members Credit Limit.

Indemnity Period means twelve (12) months in respect of Involuntary Loss of Employment commencing from the date of actual unemployment and 60 days in respect of Hospital Cash Benefit commencing from the date of hospitalization.

Insured means Majid Al Futtaim Finance LLC incorporated in Dubai, United Arab Emirates.

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

Injury means bodily injury resulting from an Accident occurring on/ after the Commencement date.

Maximum Coverage Age means sixty five (65) years. However in case of Involuntary Loss of Employment it means sixty (60) years.

Permanent Total disablement means either of the below as a result of the injury or illness arising out of a cause not specifically excluded under this policy

- Permanent Loss of sight of both eyes.
- Physical severance/amputation of two limbs
- Complete and Permanent Paralysis
- Totally Disabled and the card member is rendered unable to earn income in any occupation, trade or profession for which card member could reasonably be expected to be suited through education, training or experience.

Provided that the disability shall be for a period of six consecutive months and it is certified by the authorised medical practitioner that the Card member will be so rendered indefinitely. However this time limit shall not apply to cases of physical severance/ amputation of limbs.

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-Employment means accepting and starting work for a new employer or the same employer under a new employment contract within ten (10) months from the date of actual unemployment.

ELIGIBILITY CONDITIONS

1. The Card member must meet the eligibility criteria stipulated by the Insured to become a Card member.
2. The Gross Salary of the Card member should not be less than AED 2,500/- per month.
3. The Card member should have been continuously employed with the same employer for a minimum of 6 months or until the date of confirmation whichever is later.
4. The Card member should have a full time permanent employment contract with his employer.
5. The Card member shall be within the age criteria specified herein.

Eligibility conditions 2, 3 and 4 mentioned above are applicable 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:

1. Death due to any cause (Death)

In the event of Death of a Card member due to injury or illness arising out of a cause not specifically excluded under this policy after the Commencement Date and during the policy period, the Company shall indemnify the Insured twice the actual outstanding balance amount including accrued interest as at the date of event subject to a maximum of 100% of the Credit Limit and subject to an overall cap of AED 100,000/- per person.

2. PTD due to any cause (PTD)

In the event of Permanent Total Disablement of a Card member due to injury or illness arising out of a cause not specifically excluded under this policy after the Commencement Date and during the policy period, the Company shall indemnify the Insured twice the actual outstanding balance amount including accrued interest as at the date of event subject to a maximum

of 100% of the Credit Limit and subject to an overall cap of AED 100,000/- per person.

3. Critical Illness (CI)

In the event of a Card member being diagnosed with one or more of the Critical illnesses covered hereunder and arising out of a cause not specifically excluded under this policy, after the Commencement Date and during the policy period, the Company shall indemnify the Insured the actual outstanding balance amount including accrued interest as at the date of event subject to a maximum of 120% of the Credit Limit and subject to an overall cap of AED 100,000/- per person.

Provided that:

- a. The Card member has survived for one month after the diagnosis of any of the Critical illnesses defined.
- b. Waiting Period: No amount shall be payable under this policy in respect of a critical illness condition diagnosed within a period of 120 days after the Commencement date.

4. Involuntary Loss of Employment (ILOE)

In the event of involuntary unemployment of a Card member due to a cause not specifically excluded under this policy after the Commencement Date and during the policy period, the Company shall indemnify the Insured 10% of the actual outstanding balance as on the date of notice of termination served to the Card member, subject to a maximum of AED 4,000/- per month, subject to a maximum of 12 months, i.e. AED 48,000/- in all per Card member.

Conditions:

- The Date of Event falls after a waiting period of 90 days from the Commencement Date.
- The Card member remains unemployed during the period for which the benefit under this policy is paid and shall provide all reasonable proofs as may be called upon by the Company in order to substantiate his unemployment
- The Card member/Insured shall inform the Company as soon as the Card member accepts an alternative job within twelve months period from the date of his actual unemployment. The customer needs to inform about his re-employment within 30 days of accepting an alternative job.

5. Hospital Cash Benefit

In the event of inpatient hospitalisation of a Card Member for a minimum period of 24 hours due to injury or sickness arising out of a cause not specifically excluded under this policy after the Commencement Date and during the policy period, the Company will pay to the Card Member a daily indemnity of AED 200/- (for each day the Card member is admitted in the hospital) subject to a maximum of 60 days in a policy year.

PROVIDED THAT:

1. Minimum Hospitalisation Period - 24 hours for both sickness & accident benefit
2. Waiting Period -
 - i. Hospitalisation due sickness - 90 days
 - ii. Hospitalisation due to accident - NIL

6. Lifestyle Benefits

In the event of an admissible death claim under the policy, the Company will pay the additional benefits as listed below to the Card member's family to enable them maintain their same standard of living.

Benefit	Silver/Classic card	Gold card
House Rent	AED 5,000 per month up to a maximum of three (3) months	AED 10,000 per month up to a maximum of three (3) months
School fees	AED 900 per child per month up to a maximum of 3 children for three (3) months	AED 1,800 per child per month up to a maximum of 3 children for three (3) months.
Utility Bills	AED 1,750 per month for three (3) months	AED 3,500 per month for three (3) months
Essential Shopping	AED 1,500 per month for three (3) months	AED 3,000 per month for three (3) months
Cargo for shipping personal things to home country	Actuals up to a maximum of AED 5,000	Actuals up to a maximum of AED 10,000

Flying Mortal remains to home country	Actuals up to a maximum of AED 5,000	Actuals up to a maximum of AED 10,000
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CONDITIONS

- 1) The Card member/Insured shall furnish the Company with any information the Company may require (including details of the state of health) in respect of the Card member for the benefits hereunder. Prior to acceptance, the Company may, at its sole reasonable discretion and at the Company's expense, require the Card member to undergo a medical examination by a legally qualified medical practitioner in the manner the Company deems required or fit.
- 2) The benefits under this policy shall be extended only to Primary Card members and not to an additional or supplementary Card member.
- 3) In respect of new Card members enrolled in the policy, the Company hereby agrees to bear the premiums to its account during the first 2 months from the Commencement Date. This policy shall continue to benefit the Card member, subject to the terms and conditions herein, unless the Card member specifically expresses his intention not to be covered and benefited.
- 4) Notwithstanding anything contained herein to the contrary the benefits under this policy in respect of the Card member shall terminate upon the happening of any one or more of the following:
 - (i) Cancellation of the Card member's Credit Card Facility;
 - (ii) the Card member having attained the Maximum Coverage Age specified in the schedule of this policy;
 - (iii) the Card member's Death or Permanent Total Disablement or Critical Illness;
 - (iv) the Card member becomes a defaulter for a period of 180 consecutive days. However, this policy will be automatically reinstated once the Card member has paid his dues;
 - (v) Cancellation of the benefits under this policy by the Insured or the Card member at any time in accordance with the terms and conditions of this policy;
- 5) 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.

6) The observance by the Insured of the terms of this policy 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. The Insured shall not be liable in any way for any statement made or documents produced (or their correctness or veracity) by any Card Member in connection with this Policy. If the circumstances in which the insurance contract was entered into are materially altered without the written consent of the Company, the policy shall become null and void in respect of the particular Card member.

7) 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 Card member without any liability to the Insured.

8) It is hereby noted and agreed that the insured shall provide a monthly listing within 10 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 Card members.

(i) Unique Customer Reference

(ii) Card issue date

(iii) Date of birth or Age

(iv) Outstanding loan amount as at the statement date/billing cycle.

9) It is hereby noted and agreed that this policy may be cancelled by either party by giving 3 months written notice to that effect. On such notice of cancellation the Policy on the in-force portfolio is held covered until the expiry of the 3 months notice period.

10) Settlement of Disputes

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 the (non-DIFC) Courts of Dubai.

11) Governing Law

This Agreement shall be governed by and construed in accordance with the applicable laws in force in the United Arab Emirates.

EXCLUSIONS

1) The benefits under this policy shall not be payable to the Card member where the Card member 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.

2) No Benefits under this policy shall be payable in respect of Death & PTD benefit of a Card member where the Event giving rise to a claim under this policy occurs as a result of:

- Any deliberate self-inflicted injury and/or self-medication (without a proper prescription from a legally recognised medical practitioner);
- The effects or complications arising from pregnancy;
- The influence of alcohol or drugs other than proper use of drugs prescribed by a legally qualified medical practitioner but this exclusion shall not apply to Death arising out of the above reason.
- Due to chronic illness / condition but this exclusion shall not apply to Death resulting from chronic illness/condition.
- Illness due to pre-existing condition but this exclusion shall not apply in respect of Death occurring after a continuous period of 6 months from the Commencement Date in respect of the particular Card member. However, this exclusion is applicable only if the Company is able to substantiate 'Pre-existing Condition' within 1 month from the date of submission of all required claims documentation to the Company.
- Any other exclusion mentioned in the General Exclusions.

3) 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:

- Employees who have not been continuously employed with the same employer for minimum 6 months
- Employees who are on probation.
- Employment on a fixed term contract for less than 2 years or part time or temporary employment.
- Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from employment in excess of normal holiday entitlement.

- Disability due to sickness or accident or any other medical reasons (mental and/or physical).
 - Where the Card member was aware of pending unemployment on or before the Commencement Date.
 - Where the unemployment is a normal seasonal part of the employment or due to non-renewal of employment contract by the authorities.
 - Where the Card member has neither been terminated nor become redundant but his/her salary or allowances is being withheld in part or in full for any reason.
 - Unemployment due to any of the following
 - o Misconduct
 - o Refusal to accept orders from the superiors
 - o Convicted in a crime
 - o Dishonesty or Fraudulent Act
 - o Non-performance or underperformance
 - The period for which payment from the employer is received instead of working notice
 - Payment after the Card member reaches the Maximum Coverage Age specified.
 - Termination of employment due to voluntary retirement.
 - Company failure where a contributing cause was a natural catastrophic peril.
 - Any drive as per the government towards Emiratisation.
 - If at the date of Involuntary Loss of Employment the Card member 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 bona fide investment in a company quoted on a recognized stock exchange)
 - Where the Card member was dismissed by his employer in accordance with the employers rights to do so under the UAE labour law.
- 4) No Benefits under this policy shall be payable for critical Illness where the event-giving rise to a claim under this policy occurs as a result of:
- o Covered Critical Illness occurring within 120 days of the Commencement Date

- o Due to chronic illness / condition
 - o Illness due to pre-existing condition.
- 5) The Company is not liable in respect of Hospitalisation arising out of and/or attributable to and/or in connection with the following:
- No claim will be admissible in respect of hospitalisation cash benefit due to sickness within 2 days from the commencement date.
 - Pre-existing condition, however pre-existing conditions are covered after the first twelve months.
 - Treatment of chronic alcoholism, drug addiction, allergy or nervous or mental disorders; venereal disease; infection by any Human Immunodeficiency Virus (HIV) or the card member carrying any antibodies to such a virus;
 - Rest cures, sanatorium or custodial care or period of quarantine or isolation;
 - Cosmetic or plastic surgery, unless necessitated by an accidental injury occurring on or after the commencement date;
 - Dental examinations, X-Rays, extractions, fillings or general dental care; supply or fitting of eye glasses, lenses or hearing aids;
 - Any medical condition, abnormality or deformity which originated prior to the commencement date ;
 - Treatment not recommended or undertaken by a Physician or Surgeon;
 - Routine or other medical examinations or vaccinations or inoculations which are not required for the treatment of an illness or injury;
 - Injury or illness caused by nuclear fission, nuclear fusion, or radioactive contamination;
 - Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition;
 - Hospitalization other than emergency hospitalization whilst traveling outside UAE.

6) General Exclusions applicable to all Sections

- Consequent upon the following:
 - o War other than Passive War. "Passive war" cover is excluded if a card member is travelling to a country after war has been declared in that country or after it has been recognized as a war zone by the United Nations or where there are war like operations.
 - o Invasion
 - o Act of an enemy foreign to the nationality of a card member or the country in, or over, which the act occurs
 - o Civil war
 - o Riot
 - o Rebellion
 - o Insurrection
 - o Revolution
 - o Overthrow of the legally constituted government
 - o Terrorist activity of any kind
 - o Explosions of war weapons
 - o Release of weapons of mass destruction that do not involve an explosive sequence
 - o Murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the card member whether war be declared with that state or not.
- Engaged in aviation, gliding, or any other form of aerial flight other than as a fare paying passenger , pilot or crew in a Scheduled Airline or charter service operating on a regular route;
- Any breach of criminal law by the card member or an assault provoked by him;
- Attempted suicide or self-inflicted injury whilst sane or insane within 1 year from the Commencement Date;
- Loss resulting from accidental or deliberate spread or use of Nuclear, Biological or Chemical material including loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any event where Nuclear, Biological, and Chemical material is involved.

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

CLAIMS PROCEDURE

Upon happening of an event giving rise to a claim under this policy, the Card Member / Card Members legal representatives / Insured shall follow the following procedure.

- (a) Giving immediate written notice to the Company but not later than :
 - Death & PTD Claims - 90 days from date of event
 - HCB Claims - 30 days from date of admission to hospital
 - ILOE Claims - 60 days from the date of notice of termination
 - CI Claims - 60 days from date of diagnosis of Critical Illness
- (b) The insured or the Card Member or the Card Members legal personal representative shall complete the standard claim form issued by the Company and produced 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:
 - Death & PTD Claims - 180 days from date of event
 - HCB Claims - 30 days from the date of discharge from Hospital
 - ILOE Claims - 90 days from the date of notice of termination
 - CI Claims - 180 days from date of diagnosis of Critical Illness
- (c) In respect of ILOE Claims:
 - i. All claims reported between 26th of the month and 10th of the next month will be processed before 10th of the following month. A statement of settlement will be shared on 3rd of the following month and the first installment of the admitted claims will be paid on 10th of the following month. Likewise claims reported between 11th and 25th of the month will be processed before 23rd of the following month. A statement of settlement will be shared on 16th of the following month and the

first installment of the admitted claims will be paid on 23rd of the following month.

ii. The First installment will be 20% of the actual outstanding balance as on the date of notice of termination served to the Card member, subject to a maximum of AED 8,000/- per Card member. Subsequent installments will be 10% of the actual outstanding balance as on date of notice of termination served to the Card member, subject to a maximum of AED 4,000/- per Card member. Subsequent installments will be paid on 10th every month, however if the customer is not eligible for subsequent installments then the same will be communicated to the bank in the statement of settlement.

iii. For example

Claims submission between	Processed before	Settlement Statement	First Installment Claim Settlement Date	First Installment Claim Settlement Amount	Next Installment due date	Next Installment amount
26/01/2014 - 10/02/2014	26/01/2014	03/03/2014, thereafter every 3rd of the month.	10/03/2014	20% of the actual o/s balance as on date of notice of termination served to the Card member	10/04/2014, provided the Card member is not reemployed	10% of the actual o/s balance as on date of notice of termination served to the Card member
11/02/2014 - 25/02/2014	23/03/2014	16/03/2014, thereafter every 16th of the month	23/03/2014	20% of the actual o/s balance as on date of notice of termination served to the Card member	23/04/2014, provided the Card member is not reemployed	10% of the actual o/s balance as on date of notice of termination served to the Card member

(d) The Card Members or the Card Members legal personal representative or the Insured shall submit the following documents:

For Death Claims

- Death certificate
- Post mortem report (wherever legally required)
- Police report (if Death was due to an accident)
- 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.

- Copy of passport with valid visa page (in case of Expatriates)/National Identity Card (in case of Nationals)
- Credit Card outstanding statement as at the date of event
- Any other documents as may be required to substantiate the claim

For Permanent Total Disablement Claims

- Disability certificate from an authorised medical practitioner to assess disability
- Police report (if disability is due to an accident)
- Medical report from an authorised medical practitioner with detailed diagnosis, cause of disability and details of treatment given (if any)
- Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
- Credit Card outstanding statement as at date of event
- Any other documents as may be required to substantiate the claim

For Critical Illness Claims

- Medical report from an authorised practitioner diagnosing critical illness
- Police report (if critical illness is due to an accident)
- Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
- Credit Card outstanding statement as at date of event
- Any other documents as may be required to substantiate the claim

For Involuntary Loss of Employment Claims

- Notice of termination from the Card member's employer
- 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 of employment contract.
- Credit Card outstanding statement as at date of event

- e) Any other documents as may be required to substantiate the claim

For Hospital Cash Benefit Claims

- a) Hospital admission report
- b) Medical report showing the diagnosis & the course of treatment
- c) Certificate from the hospital administrator certifying the no. of days of continuous hospitalisation
- d) Discharge Summary
- e) Copy of passport with valid visa page (in case of Expatriates)/ National Identity Card (in case of Nationals)
- f) Credit Card outstanding statement as at date of event
- g) Any other documents as may be required to substantiate the claim

Lifestyle benefit Claims (in addition to documents submitted for death claims)

- a) Actual bills as may be required
- b) 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.