

**“CUSTOMER TERMS & CONDITIONS IN LIEU OF POLICY #:
 P/11/190301/2, P/11/190301/1”**

*MetLife – AIG – ANB Cooperative Insurance Company
 Al-Ibdaa Tower - King Fahed Road - Olaya District
 P.O. Box: 56437, Riyadh 11554
 Kingdom of Saudi Arabia
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 For more information, please contact us at: info@metlifeaiganb.com*

MASTERCARD PLATINUM CREDIT CARDS

SUMMARY OF COVER

Insurance Coverage	Maximum Benefit Amount (SAR)
Purchase Protection	
Per occurrence:	7,500
Per aggregate:	18,750
Fraudulent Charges	
Sublimit – Card Lost	Per occurrence: 7,500
	Per aggregate: 11,250
Sublimit – Card Lost	Per occurrence: 7,500
	Per aggregate: 11,250

PART A

PURCHASE PROTECTION TERMS & CONDITIONS FOR SAUDI ARABIA CARDHOLDERS

SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

Accidental Damage: items that can no longer perform the function they were intended for due to broken parts or material or structural failures due to an accident.

Annual Aggregate Limit: the maximum amount of benefit per Cardholder available during the **policy period**.

Burglary means the unlawful taking of your property, or an attempt thereof, by a person or persons who illegally entered **your** primary residence, using force or violence, with visible signs of forced entry.

Business means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or, (ii) any other legal activity in which one is engaged for money or other compensation.

Cardholder(s)/Insured Person(s): all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory where such Eligible Card is issued by a participating Issuer.

Eligible Card/Payment Card: the MasterCard Platinum credit cards within the Territory.

Eligible Cardholders: those Cardholders with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in this Policy.

Issuer/Payment Card Issuer: a bank or financial institution or like entity that is authorized by MasterCard to operate a MasterCard credit program in the Territory and is participating in the Purchase Protection offering to Cardholders.

Items: items, other than those listed in Section III Exclusions, purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card.

Lost means no longer in Cardholders' possession due to having been (i) inadvertently misplaced, or, (ii) in an irretrievable place.

Payments: a payment to be made under the terms and conditions of the Policy by an Insurer.

Per Occurrence Limit: the maximum amount payable under the Policy for any single covered loss occurrence.

Policy: this contract of insurance.

Policy Holder: MasterCard Asia/Pacific Pte.Ltd. ("MAPPL") c/o MasterCard Worldwide Saudi Arabia

Policy Period: 1st April 2016 to 31st March 2017

Relative means Cardholders' legally married spouse, legal civil partner, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.

Robbery means the unlawful taking of **Cardholders'** property, by a person or person(s), by using violence or the threat of violence and who has/have caused, or threatened, physical harm to **you, Cardholders'** spouse and or civil partner and/or children under age 21.

Stolen: items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

Insurance Company/Insurer: METLIFE-AIG-ANB COOPERATIVE INSURANCE COMPANY

Territory: Worldwide.

Theft: means the unlawful taking of property from **Cardholders'** care and or custody without consent, with the intent of gain, as a result of a **robbery** or a **burglary**.

War: any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

You means the beneficiary of the insurance coverage.

Your means belonging or pertaining to **you**.

We, us, and our means the company providing this insurance – **METLIFE-AIG-ANB COOPERATIVE INSURANCE COMPANY**

SECTION II **COVERAGE**

We will cover **items** that **you** purchase entirely with **your payment card** (subject to any deductible as per policy schedule) from loss due to theft and accidental damage for <90> days from the date of purchase.

Coverage Exclusions

We will **not** cover:

1. Any item purchased for less than <SAR 100>;
2. Items that were stolen from a **motor vehicle**;
3. Any **motor vehicle**, or any motorized conveyance of any nature whatsoever and any equipment and/or parts necessary for their operation and/or maintenance;
4. Permanent household and/or business fixtures, including but not limited to carpeting, flooring and/or tile, air conditioners, refrigerators, or heaters;
5. Travelers **check(s)**, cash, tickets of any kind, negotiable instruments, bullion, rare or precious coins or stamps, plants, animals, consumables, perishables and services;
6. Art, antiques, firearms, and collectable items;
7. Furs, jewelry, gems, precious stones and articles made of or containing gold (or other precious metals and/or precious stones);
8. Items **you** have rented or leased;
9. Items, that were, at the time of purchase used, rebuilt, refurbished, or remanufactured;
10. Shipping and or handling expenses or installation and or assembly related costs;
11. Items that **you** purchased for resale, professional, or commercial use;
12. Losses occurring to item(s) **you** purchased online prior to **your** taking possession of such item(s);
13. Losses that are caused by vermin, insects, termites, mold, wet or dry rot, bacteria or rust;
14. Losses due to mechanical failure, electrical failure, software failure, or data failure including, but not limited to, any electrical power interruption, surge, brownout or blackout, or telecommunications or satellite systems failure;
15. Items that **you** damaged due to normal wear and tear, inherent product defect or normal course of play (such as, but not limited to, sporting or recreational equipment);
16. Items that **you** damaged through alteration or abuse (including cutting, sawing, and shaping);
17. Items that **you** left unattended in a place to which the general public has access;
18. Losses due to or related to nuclear, biological or chemical event;
19. Losses that do not occur during the **coverage period**;
20. Losses that result from or related to business pursuits including **your** work or profession;
21. Losses caused by **your** or **your relatives'** illegal acts;
22. Losses that **you** have intentionally caused;
23. Losses that result from the intentional actions of a **relative**, or actions that a **relative** knew of or planned;
24. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind;
25. Losses due to the order of any government, public authority, or customs' official; or
26. Losses due to pollution or contamination of any kind.

Coverage Conditions

1. The damage or loss of the items must be within 90 days from the purchase date.
2. Items given as gifts are included.
3. **We** will decide whether to have the item replaced, or to reimburse **you** (cash or credit) up to the amount charged to **your payment card**, and not to exceed the original purchase price.
4. Items must be purchased entirely with **your payment card**.
5. If the item is part of a pair or set, **you** will only receive compensation for the value of the stolen or damaged item unless the articles are unusable individually and/or cannot be replaced individually; the theft or damage of an item that is part of a pair or set will be viewed as one occurrence and the coverage limitation still applies.
6. Product rebates, discounts or money received from Price Protection will be deducted from the original cost of the item.
7. For theft claims, **you** must provide an official police report regarding the incident to **us** within the required time frame.

Duties after a Loss

In the event of a covered loss, **you** shall:

1. Contact **us** at +966 (11) 5109300 or email us at mastercard.services@metlifeaiganb.com , within **24** hours of **your** discovery of theft or damage, to obtain a claim form and instructions on what to do after a loss;
2. **You** shall complete, sign and return the claim form with the following documents:
 - a. An original receipt showing payment entirely with **your payment card**;
 - b. Other relevant documents **we** may ask **you** to provide, including the police reports;
4. The claims form and accompanying documents must be returned to **us** within <5> days of making the original claim;
5. For damage claims, **you** may be required to send in the damaged item(s), at **your** expense, for further evaluation of **your** claim.

Law & Jurisdiction

This Policy will be governed by the laws and subject to the jurisdiction of the Kingdom of Saudi Arabia and its courts shall have exclusive jurisdiction to the exclusion of the courts of any other country.

General Claims Notifications

The **Insured Person** must give **the Company** a written notice of claim within thirty (30) days after the occurrence or commencement of any **Loss** covered by the **Policy** or as soon thereafter as is reasonably possible. In the event of **Accidental Death**, immediate notice thereof must be given to the **Company**. A written notice of claim by or on behalf of the **Insured Person** to the below address of **the Company** or to any authorized official of **the Company** with sufficient information to identify the **Insured Person** and the **Policyholder** shall be deemed as notice to **the Company**.

Claims Manager
MetLife - AIG - ANB Cooperative Insurance Company
Al-Ibdaa Tower - King Fahad Road - Olaya District
P.O. Box: 56437, Riyadh 11554
Kingdom of Saudi Arabia
Tel.: +966 (11) 5109300

Fax: +966 (11) 5109396

Email: mastercard.services@metlifeaiganb.com

Office Timings: 9:00am to 5:00pm (Arabian Standard Time), from Sunday to Thursday

Languages Supported: English / Arabic

COMPLAINTS

If you have a complaint about your Policy, please contact:

Customer Service Group

MetLife - AIG - ANB Cooperative Insurance Company

Al-Ibdaa Tower - King Fahad Road - Olaya District

P.O. Box: 56437, Riyadh 11554

Kingdom of Saudi Arabia

Tel.: +966 (11) 5109300

Fax: +966 (11) 5109396

Email: mastercard.services@metlifeaiganb.com

Information on Our internal complaint handling procedure will be provided to you by Our Customer Care Manager on request.

PART B

FRAUDULENT CHARGES TERMS & CONDITIONS FOR SAUDI ARABIA CARDHOLDERS

SECTION I GENERAL DEFINITIONS

Terms with a specific meaning are defined below and have this meaning wherever they appear with an initial capital letter.

Annual Aggregate Limit: the maximum amount of benefit per Cardholder available during the **policy period**.

ATM means automatic teller machine.

Burglary means the unlawful taking of your property, or an attempt thereof, by a person or persons who illegally entered **your** primary residence, using force or violence, with visible signs of forced entry.

Business means (i) a trade, profession or occupation including those conducted on a full-time, part-time or occasional basis, or, (ii) any other legal activity in which one is engaged for money or other compensation.

Credit account means any credit arrangement, from a qualified financial institution, for personal use, such as a credit card account or a car/home loan account.

Cardholder(s)/Insured Person(s): all individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory where such Eligible Card is issued by a participating Issuer.

Eligible Card: the MasterCard Platinum credit cards within the Territory.

Eligible Cardholders: those Cardholders with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of claim who shall be entitled to receive payment or such other benefit as is provided for in this Policy.

Issuer/Payment Card Issuer: a bank or financial institution or like entity that is authorized by MasterCard to operate a MasterCard credit card program in the Territory and is participating in the Fraudulent Charges offering to Cardholders.

Lost means no longer in Cardholders' possession due to having been (i) inadvertently misplaced, or, (ii) in an irretrievable place.

Payments: a payment to be made under the terms and conditions of the Policy by an Insurer.

Per Occurrence Limit: the maximum amount payable under the Policy for any single covered loss occurrence.

Policy: this contract of insurance.

Policy Holder: MasterCard Asia/Pacific Pte.Ltd. ("MAPPL") c/o MasterCard Worldwide Saudi Arabia

Policy Period: 1st April 2016 to 31st March 2017

Relative means Cardholders' legally married spouse, legal civil partner, parent, step-parent, parent in-law, grandparent, child, stepchild, legally adopted child, grandchild, brother, brother in-law, sister, sister in-law, son in-law, daughter in-law, uncle, aunt, niece, nephew, and first cousin.

Robbery means the unlawful taking of **Cardholders'** property, by a person or person(s), by using violence or the threat of violence and who has/have caused, or threatened, physical harm to **you, Cardholders'** spouse and or civil partner and/or children under age 21.

Rewards Program: a program offered by the Issuer allowing the Cardholder to earn value (points, cash, etc.) and redeem rewards (merchandise, travel, etc.) on the Eligible Card.

Stolen: items that are taken by force and/or under duress or the disappearance of the item from a known place under circumstances that would indicate the probability of theft.

Insurance Company/Insurer: METLIFE-AIG-ANB COOPERATIVE INSURANCE COMPANY

Territory: Worldwide.

Terrorist Act: the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

Theft: means the unlawful taking of property from **Cardholders'** care and or custody without consent, with the intent of gain, as a result of a **robbery** or a **burglary**.

War: any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

You means the beneficiary of the insurance coverage.

Your means belonging or pertaining to **you**.

We, us, and our means the company providing this insurance – **METLIFE-AIG-ANB COOPERATIVE INSURANCE COMPANY**

SECTION II COVERAGE

We will cover the following, up to **per occurrence** and per **policy period** limits listed on the policy schedule (subject to any **deductible** as per policy schedule):

1. If **your payment card** is **lost**, or is the object of a **theft**, **we** will reimburse **you** for the unauthorized charges, for which **you** are responsible, on **your payment card**, up to **24** hours prior to **your** first reporting of the event to **your payment card issuer(s)**.
2. If your **payment card** is still in your possession and unauthorized charges are made on **your credit account**, through: (i) in-store, (ii) telephone, (iii) **ATM** withdrawals, and/or (iv) on-line purchase(s), using **your payment card** information, **we** will reimburse **you** for the unauthorized charges, for which **you** are responsible, which are incurred up to two (2) months prior to **your** first reporting of the event to **your payment card issuer(s)**.

Coverage Exclusions

We will **not** cover:

27. Costs other than those listed in Section "What **We** Cover";
28. Additional losses that occur due to **your** failure to comply with Section below, "Duties After A Loss";
29. Unauthorized charges made on **payment card** that was **lost** or the object of **theft**, more than **24** hours prior to **your** first reporting the event to **your payment card issuer(s)**;
30. Unauthorized **ATM** withdrawals that were made more than two (2) months prior to **your** first reporting the event to **your payment card issuer(s)**, **bank account** issuer(s) and/or **credit account** issuer(s);
31. Unauthorized charges made on **your payment card** if **your payment card** has not been **lost**, or the object of **theft**, more than two (2) months prior to **your** first reporting the event to **your payment card issuer(s)**;
32. Charges incurred by a resident of **your** household, or by a person entrusted with **your payment card**;
33. Losses that do not occur during the **policy period**;
34. Losses that result from, or are related to, **business** pursuits including your work or profession;
35. Losses caused by **your**, or **your relatives'**, illegal acts;
36. Losses that **you** have intentionally caused;
37. Losses that result from the intentional actions of a **relative**, or actions that a **relative** knew of or planned;

38. Losses due to war, invasion, act of foreign enemy, hostilities or warlike operations (whether war has been declared or not), civil war, rebellion, revolution, insurrection, civil commotion, uprising, military or usurped power, martial law, terrorism, riot or the act of any lawfully constituted authority or vandalism of any kind; or
39. Losses due to the order of any government, public authority, or customs' official.

Coverage Conditions

1. **You** must comply with all terms and conditions by which **your payment card(s)** is/are issued.
2. **We** will only pay for unauthorized charges for which **you** are responsible under the terms and conditions of **your payment card(s)**.
3. **You** must submit evidence to **us** that unauthorized charges were made from **your credit account**.

Duties after a Loss

In the event of a covered loss, **you** shall:

3. Contact **us** at +966 (11) 5109300 or email us at mastercard.services@metlifeaiganb.com , within **24** hours of **your** discovery of a loss, to obtain a claim form and instructions on what to do after a loss;
4. File a police report within **24** hours of discovering a **theft**, unauthorized charges or **ATM** withdrawals;
5. Report the **theft** or loss of **your payment card** to the **payment card issuer(s)**, or **credit account** issuer(s), within **24** hours of discovering such **theft** or loss;
6. To the extent **your payment card** was not **lost** or the object **theft**, report the unauthorized charges, or **ATM** withdrawal(s), to the **payment card issuer(s)**, or **credit account** issuer(s), and to **us**, within **24** hours of **your** discovery of a loss;
7. Complete, sign and return the claim form to **us** with all the following documents, within 15 days of making the original claim:
 - documentation from the **payment card issuer(s)** verifying the unauthorized charges for which **you** are held responsible;
 - an official police report regarding the loss; and
 - all other relevant documents **we** may ask **you** to provide; and
 - Cooperate with **us** in investigating, evaluating and settling a claim.

Law & Jurisdiction

This Policy will be governed by the laws and subject to the jurisdiction of the Kingdom of Saudi Arabia and its courts shall have exclusive jurisdiction to the exclusion of the courts of any other country.

General Claims Notifications

The **Insured Person** must give **the Company** a written notice of claim within thirty (30) days after the occurrence or commencement of any **Loss** covered by the **Policy** or as soon thereafter as is reasonably possible. In the event of **Accidental Death**, immediate notice thereof must be given to the **Company**. A written notice of claim by or on behalf of the **Insured Person** to the below address of **the Company** or to any authorized official of **the Company** with sufficient information to identify the **Insured Person** and the **Policyholder** shall be deemed as notice to **the Company**.

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Email: mastercard.services@metlifeaiganb.com

Information on Our internal complaint handling procedure will be provided to you by Our Customer Care Manager on request.



The image shows a handwritten signature in black ink on the left and a circular blue stamp on the right. The stamp contains the text 'MetLife - AIG - ANB Cooperative Insurance Company' around the perimeter and 'Riyadh' at the bottom. In the center of the stamp, there is a small logo and the number '05'.

Authorised Representative
For and on behalf of
Metlife-AIG-ANB Cooperative Insurance Company
Dated: