

## FAQs: Accident Shield program

### Accident Shield Frequent Asked Questions

Below FAQ's are applicable to all eligible credit cardholders of the Policyholder who have enrolled into the program or in the process of enrolment into the program as declared by the Policyholder to the Company and subject to premium being charged/remitted to the Company, for all such Credit Cardholders.

#### 1. What is FAB Accident Shield (AS) Program?

FAB Accident Shield is an insurance benefit available on your FAB Credit Card which safeguard your and your family's peace of mind especially in the event of any eventualities like Death and Disability due to accident.

#### 2. What eventualities does FAB AS covers?

**FAB AS** offers complete peace of mind to cardholders by covering the following eventualities:

1. Death due to accident
2. Permanent Total Disablement due to accident

#### 3. What payment benefits are covered under FAB AS insurance?

Sum Insured: AED 150,000	Benefit	What we pay
	Death due to accident & Permanent Total Disablement due to accident	100% Sum Insured

#### 4. What are the charges applicable to avail FAB AS?

0.25% + 5% VAT or AED 31.50/- whichever is higher

#### 5. Are the Premiums billed on the Credit Card Statement Outstanding or complete Credit card Outstanding?

The premium is billed on the total credit card outstanding.

#### 6. Is the cover valid worldwide?

Yes, the coverage is valid worldwide.

**7. What is the age limit of FAB AS?**

	Accidental Death benefit	Permanent Disability due to accident benefit
Minimum age at entry	18 years	18 years
Maximum age at claim	65 years	65 years

**8. Is the cover Applicable for both Primary and Supplementary cardholders?**

No, the cover is applicable only on Primary card holders. Supplementary cardholders or corporate card/credit cards issued in the name of company are not covered.

**9. What are the major exclusions under Accidental Death Cover, Permanent total disability due to Accident cover in this offer?**

1. Any Pre existing conditions congenital or hereditary condition
2. Self-inflicted bodily injury regardless of its date and of its cause;
3. Being under the influence of drugs other than in accordance with the directions of a registered medical practitioner
4. Warlike operations' means hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power and martial law or state of siege.
5. Exposure of the body voluntarily, or not, to nuclear power or radioactivity in war or warlike operations or in peace; or military service in the armed forces or security forces of any country or any authority; however if Insured Cardholder who is a member of the police service or armed forces personnel dies or becomes permanently disabled while performing in-line of duty, the no Benefit will be payable for members of the police or armed forces if the claim is due to any of the following events: civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil commotion, rebellion, revolution, insurrection, acts of terrorism, any kind of training, exercise or assignment involving the use of ammunition or explosives of any kind.
6. Disability Claims related to or arising from Mental and nervous disorder
7. Any illegal or unlawful act by the Cardholder.
8. Dangerous sports.

**10. Can Bank terminate an active FAB AS plan?**

Yes, the bank will automatically de-activate FAB AS plan, in case of the follow scenarios:

- Premium is not paid when due or the expiry of the cover.
- Insured Cardholder reaches the max age limit specified in the schedule of this Policy.
- Termination of Credit Card Facility.
- Payment of Death / PTD
- Cancellation of the Benefits under this Policy by the Policyholder or the Insured Cardholder at any time in accordance with the Policy terms & conditions.
- Cancellation of the Insured Cardholder's Credit Card Facility.
- The Insured Cardholder becomes a Defaulted Cardholder.

#### **11. What are key points & documents required to raise a claim?**

<b>Benefit</b>	<b>Notification Period to Raise Claim</b>	<b>Waiting Period</b>	<b>All Documents Required</b>	<b>Key Exclusions</b>
Accidental Death and Disability due to accident	Within 30 days	No Waiting period	Please refer to Section How to Claim – Death and Disability Claims Procedure under the AS Terms and Conditions	Please refer to Section Exclusion List – Accidental Death and Disability Benefits under the AS Terms and Conditions

#### **12. How should I submit a claim to avail the insurance?**

- Upon happening of an event giving rise to a claim under this Policy, the Policyholder shall give immediate written notice to the Company but not later than 90 days from the Date of Event.
- Claim reporting under First Abu Dhabi Bank Credit Life Policies is centralized through the following FAB team:

Ms. Chitraleka Mohan

Senior Officer – Insurance, First Abu Dhabi Bank

E-mail ID: Chitraleka.Mohan@bankfab.com

**For Detailed Terms and Conditions and applicable Exclusions under this policy, please visit: [www.dubaifirst.com](http://www.dubaifirst.com).**