

## FAQs: FAB Credit Shield Pro program

### Personal Accident 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 Personal Accident (PA) – FAB Credit Shield Pro?

PA is an enhanced insurance benefit available on your Dubai First Credit Card which safeguard your and your family's peace of mind especially in the event of any eventualities or even in the current economic environment.

#### 2. What eventualities does FAB Credit Shield Pro covers?

**Credit Shield Pro** offers complete peace of mind to cardholder by covering the following eventualities:

1. Involuntary Loss of Employment/Job Loss
2. Death due to accident & Permanent Total Disablement due to accident and sickness
3. Temporary Total Disability due to accident and sickness
4. Critical Illness
5. Terminal Illness
6. Hospital Cash Benefit due to accident
7. Secure Wallet
8. Repatriation of Mortal Remains

FAB offers complementary cover to all Personal Accident program holders for Death due to natural reasons, the premium for this cover is borne by FAB.

#### 3. What payment benefits are covered under FAB Credit Shield Pro insurance?

	Benefit	What we pay
	Accidental Death & Permanent Total Disablement due	100% Sum Insured subject to a maximum of AED 200,000/-. In addition a fixed amount of AED 200,000/-

<b>Sum Insured: Total Outstanding Credit Balance of the Insured Credit Cardholder as on Date of Event up to the maximum aggregate limit</b>	to accident and sickness	
	Temporary Total Disability due to accident and sickness	Minimum monthly instalment (5% or AED 1,000/- for Platinum & AED 100 for Classic & Gold whichever is higher) due to the bank, excluding first 30 days of TTD, for a period not exceeding three months.
	Critical Illness	100% of the Sum Insured subject to a maximum of AED 200,000/-
	Hospital Cash Benefit (Accident Only)	The covered Primary Credit Cardholder will be eligible for a daily cash benefit of AED 100 for a maximum of 30 days of hospitalization.
	Involuntary Loss of Employment	10% of Credit card account outstanding balance or credit limit whichever is lower, but not exceeding AED 4,000,- for each month of the primary credit card holder's unemployment and the total period of such indemnity shall not exceed 12 months from the date of actual unemployment. The total payment under any circumstance shall not exceed 100% of the Outstanding Balance as on the claim event date.
	Terminal Illness	50% of the Sum Insured, subject to a maximum of AED 100,000/-
	Secure Wallet	Limit applicable per section
	Repatriation of Mortal Remains:	Actual expenses subject to a maximum of AED 15,000 per insured Primary Credit Cardholder.
	Death due to Natural reasons (Complementary cover)	100% Sum Insured subject to a maximum of AED 200,000/- <b>(Premium for this cover is borne by Bank)</b>

**4. What are the charges applicable to avail FAB Credit Shield Pro?**

0.99% + VAT on the total credit card outstanding.

**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 except in respect of ILOE, Critical Illness and Hospital Cash Benefit which are limited to the UAE.

**7. What is the age limit of FAB Credit Shield Pro?**

	Accidental Death Benefit	Disability Benefits	Critical Illness/ Terminal Illness	Involuntary Loss of Employment
Minimum age at entry	18 years	18 years	18 years	18 years
Maximum age at claim	70 years	65 years	65 years	60 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 conditions covered under Critical Illness?**

The Following conditions are covered under Critical Illness:

- MAJOR CANCER
- STROKE
- HEART ATTACK
- CORONARY ARTERY BYPASS SURGERY
- END STAGE KIDNEY FAILURE
- MAJOR ORGAN TRANSPLANT
- MULTIPLE SCLEROSIS

Critical illness due to any pre-existing condition is excluded.

A waiting period of 90 days applies with respect to Critical Illness benefit.

No benefit will be payable if death occurs within 30 days of meeting the definition of a Critical Illness.

If two of the Critical Illness occur simultaneously the aggregate Sum Insured will only be paid

**10. What are the major conditions covered under the complimentary Natural death?**

1. The Cardholder must meet the eligibility criteria stipulated by the Policyholder to become a Cardholder.
2. The Cardholder shall be within the age criteria specified in the schedule of this Policy.

3. The Cardholder must reside in the UAE at the time of enrolment to the plan.
4. Should be actively pursuing employment.

#### **11. Can I immediately avail benefits under job loss cover (ILOE)?**

In case of job loss (Involuntary Loss of Employment) the benefits shall be paid only if the date of the event falls after 90 days from enrolment date of the offer. Please also note that:

1. you need to be a full-time permanent employee with an employment contract of not less than 2 years and have completed minimum of 6 months with the same employer in order to claim under this benefit,
2. claims can be submitted within 60 days of the event, where date of event for ILOE claim is the date of notification of termination in writing,
3. No payment will be done during the notice period.
4. In case of change in employer /occupation by the Insured Cardholder, the Waiting Period will start from the start date of the new employment/occupation.

#### **13. Are UAE Nationals covered in this policy?**

The policy is valid for all, UAE Nationals and Expatriates however ILOE is applicable to only Expatriates.

#### **14. What are the other major exclusions under ILOE cover?**

1. Self-employment.
2. For card holders residing/working within UAE on Spouse Sponsored Visa.
3. Where the Insured Person was aware of pending unemployment on or before the Commencement Date.
4. Unemployment due to any of the following
  - a. Misconduct
  - b. Refusal to accept orders from superiors
  - c. Criminal Conviction
  - d. Dishonesty or Fraudulent Act
  - e. Non Performance or Underperformance
  - f. The employers rights to do so under Article 120 of the UAE labor law.
  - g. The period for which payment from the employer is received instead of working notice
5. Termination due to voluntary retirement by the Insured Person.
6. The natural expiry of fixed term contract of employment or of an interim contract.
7. Self-employment
8. Any drive as per the UAE government towards Emiratization (localization)

9. employment on a fixed term contract for less than two (2) years or part time or temporary employment
10. 6 months prior end of job contract or retirement date
11. UAE nationals benefiting from local government support

For detailed exclusions list, please refer to the FAB CREDIT SHIELD PRO- Terms and Conditions documents at the below link: [www.dubaifirst.com](http://www.dubaifirst.com).

**15. I have medical Insurance. How is Hospital Cash benefit then useful to me?**

The benefits under Hospital Cash due to accident is payable to you over and above that you could claim using medical insurance.

**16. What are the major exclusions under Hospitalization benefit?**

1. Hospitalization due to illness or sickness.
2. Any routine or prescribed medical checkup pre examination.
3. Circumcision, cosmetic or aesthetic treatments of any description change of gender surgery, plastic surgery (unless such plastic surgery is necessary for the treatment of illness or accidental Bodily Injury as a direct result of the insured event and performed within 6 months of the same).
4. Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury.

**17. What are the major exclusions under Accidental Death Cover, Permanent total disability, Temporary Total Disability in this offer?**

1. Self-inflicted bodily injury regardless of its date and of its cause;
2. Being under the influence of drugs other than in accordance with the directions of a registered medical practitioner
3. 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.
4. 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.

5. Disability Claims related to or arising from Mental and nervous disorder

**18. What are the major exclusions under Secure Wallet in this offer?**

- Losses of credit cards not reported to the issuing company within 48 hours of the discovery of the loss or theft.
- Loss due to the use of a genuine credit card by an authorized person using his/her genuine signature with intent to defraud.
- Losses arising as a result of the unauthorized use of credit card by a close relative.
- Any legal liability of whatsoever nature.
- Any loss not discovered during the Cover Period.
- Any internet transactions following occurrence of the event giving rise to claim under the Secure Wallet Cover.

**19. What should I do if want to cancel FAB Credit Shield Pro?**

Call our Contact Centre at 04-5068888.

**20. Can the Bank terminate an active FAB Credit Shield Pro plan?**

Yes, the bank will automatically the active FAB Credit Shield Pro 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 / Critical Illness Benefit.
- 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.

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

	<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 / sickness benefits	Within 90 days	No Waiting period	Please refer to Section How to Claim – Death and Disability Claims Procedure under the PA Terms and Conditions	Please refer to Section Exclusion List – Accidental Death and Disability Benefits under the PA Terms and Conditions
Job loss cover (involuntary loss of employment)	Within 60 days	90 days from the commencement date	Please refer to Section How to Claim – ILOE Claims Procedure under the PA Terms and Conditions	Please refer to Section Exclusion List – ILOE benefit under the PA Terms and Conditions
Critical Illness/terminal Illness	Within 90 days	90 days from the commencement date	Please refer to Section Critical Illness/ Terminal Illness Claims Procedure under the PA Terms ad Conditions	Please refer to Section Critical Illness/ Terminal Illness Exclusions under the PA Terms ad Conditions
Secure Wallet	Within 48 hrs.	No Waiting period	Please refer to Section Secure Wallet Claims Procedure under the PA Terms ad Conditions	Please refer to Section Secure Wallet Exclusions under the PA Terms ad Conditions
Hospitalization due to Accident	Within 90 days	No Waiting period	Please refer to Section Hospitalization benefit Claims Procedure under the PA Terms ad Conditions	Please refer to Section Hospitalization benefit Exclusions under the PA Terms ad Conditions
Complimentary Natural Death Cover	Within 90 days	No Waiting period	Please refer to Section How to Claim – Death and Disability Claims Procedure under the PA Terms and Conditions	Please refer to Section How to Claim – Death and Disability Exclusions under the PA Terms and Conditions

## **22. 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

Claim form Link to be enabled

## **23. How can I claim under the ILOE benefit from outside UAE if I have to leave the country immediately after my job loss?**

ILOE Claim can be submitted by Member even if has left UAE and remains unemployed for the remaining period of the cover subject to:

- For the first 3 months of unemployment to accept the self-declaration as a proof in case the member is outside the country.
- After this period a stronger evidence (such as social security or fiscal documents) should be presented as we need to call for all necessary proofs as may be called upon by the Company in order to substantiate his unemployment

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