

Benefits	Limits AED
Robbed or stolen cash	A maximum limit of AED 1,000
Fraudulent transactions on lost or stolen Credit Cards	A maximum limit of AED 14,000 on FAB Credit Cards. AED 7,000 for other banks credit cards
Loss of keys and identification papers	A maximum limit of AED 600 for keys and AED 1,400 for identification papers

1. Definitions:

For the application of these General Conditions, the following words or expressions have the meanings specified against them:

Assault: any threat or physical violence exerted by a Third Party in order to deprive the Scheme Member from its possessions.

Beneficiary: Cardholder entitled to receive Insurance benefit under this Policy subscribed by First Abu Dhabi Bank PJSC.

Credit Card: the applicable FAB Standard, Gold or Platinum Credit Card facility as issued from time to time to the Cardholder and subsequently issued, renewal and replacement Credit Cards if any, which has been nominated as the facility to which the coverage is to apply.

Cardholder: the basic primary Credit Card customer holding the FAB Credit Card.

Effective date and time of the Policy: the date and time on which the cover becomes effective, which will be from 00:01 hours on the first day of the month following the month in which the Scheme Member paid the Insurance Amount and was included in the Policy. The coverage will remain active for a period of one month only.

Fraudulent Transactions: unauthorized fraudulent transaction done on the Credit Card incurred within 48 hours prior to Scheme Member informing the Bank regarding the loss or theft of the Credit Card.

Identification papers: papers belonging to the Scheme Member including passport, national identity card, driving license, labour card, health insurance and car registration documents. Keys: keys to the Scheme members' private house and vehicle.

Policy: Wallet Shield Insurance policy, currently valid, issued by Orient Insurance Company.

Policy holder: means the bank named in the Policy Schedule.

Scheme member: Beneficiary (ies) i.e. Cardholder(s) who is eligible for coverage under this Policy in the capacity of a private citizen, who is acting exclusively in the context of their rights benefiting from the covers here described.

Third Party: any person other than the Scheme Member, his spouse or common-law partner, child, parent, friend or relative.

Insurance benefit: the amount entitled for a Scheme Member in the event of any risks stipulated under this Policy occurred and notwithstanding evidence and assessment, which is established by virtue of occurrence and subject to the terms and conditions of this Policy.

Wallet: a flat pocket-sized folding case used for holding paper money, credit cards, identification papers and photographs.

CONDITIONS FOR APPLICATION OF THE COVERAGES

- Cover automatically starts from the commencement date.
- A Cardholder is covered under this Policy if he is holding a valid Credit Card issued by the Bank on or after the date of the first Wallet Shield transaction on the Cardholder's Credit Card Statement, unless he elects not to be insured.
- Only primary Cardholders are covered.
- The insurance coverage under this policy is 24 hours worldwide.
- Exit andre- enrollment into the scheme is possible any time.
- The cover on a Scheme Member shall terminate on:
 - Upon expiration or non-renewal of the Credit Card, In case of withdrawal of the Credit Card.
 - In case of cancellation or non-renewal of the contract between the Policyholder and the Insurers.
 - Any other date on which the Scheme Member ceases to be eligible for cover for any fraudulent or criminal reason affecting the cover hereunder. Decision of the Sharia Court shall be final in such cases.
- In case the Scheme Member has or decides to take up another policy with same cover, then at the date of commencement, all the relevant details must be communicated to the Company.
 - In case of any indemnifiable losses, the Company shall contribute to the payment of the indemnity in proportion of the covered amount of each Policy. This indemnity shall not exceed the maximum limit established in these Terms and Conditions.

8. All monetary amounts specified in this Policy are expressed in the currency Dirhams, referred to herein as AED.
9. The charges towards this cover will be levied to the Cardholder's Card Account on the basis of his/her preference to opt for the cover and/or on account of his/her automatic enrolment. This will not necessarily imply eligibility of the Cardholder to the cover benefits.
10. First Abu Dhabi Bank PJSC is not at any time considered as an agent, broker or employee of the Company. Any dispute for any insurance claim shall be negotiated directly with the Company.
11. First Abu Dhabi Bank PJSC reserves the right, at any time, to change the terms, conditions, rates and/or rejects, discontinue or cancel the cover applicable without assigning any reasons thereof to the Cardholder.
12. No refund of premium charged to the card account will be given for any reason whatsoever.

BENEFITS:- Robbed or stolen cash from the wallet and or fraudulent transactions on the stolen credit card and or theft of identification papers and keys by virtue of an assault by a third party shall be eligible for the Insurance Benefit payable under this Policy.

Claims:-

1. ROBBED OR STOLEN CASH

1.1 Obligations in case of a claim

As soon as the Scheme Member notices that their wallet with cash and credit cards is stolen, he/she shall file a complaint with the Police Authorities for the robbery or theft of their wallet in case of loss.

1.2 Requirements

A copy of the notified police report specifying the robbery or theft, loss of the cash, credit cards and wallet within 48 hours of the theft' loss.

Credit Card statement showing Wallet Shield contribution amount paid.

2. FRAUDULENT TRANSACTIONS ON THE LOST OR STOLEN CREDIT CARD

2.1 Obligations in case of a claim

As soon as the Scheme Member notices their credit card has been lost or stolen, he/she shall notify the loss or theft of the credit card immediately to the issuing bank in order to block the credit card account and stop further transaction(s).

As soon as he/she notices on his/her bank statement that fraudulent debits were made with their lost or stolen credit card, he/she shall:

- Notify the Company as soon as reasonably possible and in any case not later than fourteen (14) days from the receipt of the monthly credit card statement showing such fraudulent debits;
- Notify the issuing bank immediately in order to make sure that further transactions are stopped.

2.2 Requirements

First Abu Dhabi Bank PJSC will intimate the Company when the credit card was reported stolen (date and time) and the details of the fraudulent transaction made.

Copy of the issuing bank's letter acknowledging the receipt of the Scheme Member's request to block payment on the card.

Credit card statement showing Wallet Shield contribution amount paid and details of the fraudulent transactions made.

Any other document or information necessary for the Company to judge the validity the indemnity request and to proceed to the proper indemnification according to this scheme.

3. KEYS AND IDENTIFICATION PAPERS

3.1 Obligations in case of a claim

As soon as the Scheme Member notices their keys and or Identification papers have been lost or stolen, he/she shall notify the Company immediately.

3.2 Requirements

Original copy of the locksmith's bill to replace Keys and locks;

Copy of the replaced official Identification Papers and the bills corresponding to the replacement costs.

GENERAL CONDITIONS FOR APPLICATION

Written notice of claim must be presented to and received at the office of the Company immediately but in any case not later than 14 days after the occurrence of commencement of any loss covered under this Policy. The Scheme Member will provide, at his own expense, all information and evidence required by the Company in respect of claims.

Within 14 days of the claim, must call 600 52 5500, the Bank's 24 hour contact center.

EXCLUSIONS

4. EXCLUSIONS RELATING TO THE "ROBBED OR STOLEN CASH" COVER

Are not covered claims resulting intentionally or unintentionally by:

The covered member, his/her spouse, children, relatives or friends,

War, civil commotion, insurrection, rebellion, revolution or terrorism or acts of God, nuclear reaction or radiation, Consequences of any riot or confiscation by the authorities.

5. EXCLUSIONS RELATING TO THE "FRAUDULENT TRANSACTIONS ON THE LOST OR STOLEN CREDIT CARD" COVER

Are not covered claims resulting from transactions or damages done intentionally or unintentionally by:

The covered member, his/her spouse, children, relatives or friends,

War, civil commotion, insurrection, rebellion, revolution or terrorism or acts of God, nuclear reaction or radiation, Consequences of any riot or confiscation by the authorities.

6. EXCLUSIONS RELATING TO THE "KEY AND IDENTIFICATION OF PAPERS" COVER

Are not covered claims resulting intentionally or unintentionally by:

The covered member, his/her spouse, children, relatives or friends,

War, civil commotion, insurrection, rebellion, revolution or terrorism or acts of God, nuclear reaction or radiation, Consequences of any riot or confiscation by the authorities.

Room keys to the house, padlocks, magnetic keys to the house and office keys.

GENERAL PROVISIONS

IMPORTANT: the General Policy Conditions will prevail as per Master Policy issued by the Company. In the event of dispute, the Master Policy will supersede in all respects. The arrangement is subject to amendment or withdrawal without any prior notice to or consent of the Cardholder.

7. PRESCRIPTION

Any claim arising out of the Policy shall become statute-barred two years after the event which leads to it or after any time period applicable in accordance with the law of Country of Residence.

8. APPLICABLE LAW

The General Conditions are governed by the United Arab Emirates law.