

Personal Accident - Group - Conditions & Clauses

Policy Number : P1/10/1925/19/00010 Policy Issue Date : 16 SEP 2019
Policy Period : From 01-AUG-2019 To 31-JUL-2020 Policy Issue Office : DBAC Corporate Office
Name of Insured : Doha Bank - All the Doha Bank Deposit Account Holders

Conditions / Clauses / Warranties

- 1 As per our standard Personal Accident policy wordings including following clauses/conditions.
- 2 **Sanctions Limitation & Exclusion Clause (JC2010/014)**
DBAC shall not be deemed to provide cover and DBAC shall not be liable to pay any claim or provide any benefit hereunder; to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose DBAC to any Sanction, Prohibition or Restriction under United Nations Resolutions or the Trade or Economic Sanctions, Laws or Regulations of the European Union, United Kingdom or United States of America.
- 3 **Premium Payment Warranty - Premium payable in full on Monthly basis.**
It is both a Term and a Condition of this Insurance Policy that (unless specifically amended by DBAC to the contrary), the Premium identified within the Policy provisions, must be paid in full by the Insured at the Inception Date of the Policy.

Should any additional Extension/s to the Policy Period Endorsement or Adjustment endorsement/s be issued under this Policy of Insurance, then the premium payable for such Endorsement/s must also be paid in full by the Insured within 60 days from the Inception Date.

Doha Bank Assurance shall have the specific right to deny the contract from the supposed inception date or Policy Period Endorsement date or Adjustment Endorsement/s date and repudiate and disavow all known or unreported losses that may occur, should the terms of this Premium warrantee Statement not be complied with by the Policy holder or his authorized agents or intermediaries, in full.
- 4 **Permanent Total Disablement –As per table of benefits**
- 5 **List of deposit holders details to be provided end of each month for adjustment which is subject to additional premium.**
- 6 **Repatriation Expenses Following Death due to Accidents only - to transport human remains to home country up to QAR.10,000/- per person.**
It is understood and agreed that this Policy is extended to cover Repatriation expenses up to QAR.10,000/- per person in case of Death only.
- 7 **Limit of Indemnity Per Person - QAR.300,000/- or Deposit Amount whichever is lower in the aggregate**
- 8 **Medical Expense as a result of Accident Limited to QAR 10,000/- per person per annum treatment restricted to Government Hospitals/ Government Clinics only.**
It is understood and agreed that this policy is extended to cover medical expenses within the State of Qatar up to a limit of QAR. 10,000/- per employee restricted to work related accidents and treatment in Government Hospitals or Government Clinics only.
- 9 **Any One Event Limit - Any Known Accumulation limited to QAR 5,000,000/-**
- 10 **Jurisdiction - State of Qatar**

Exclusions

- 1 **Excluding Natural Death**
This policy excludes and does not cover natural death.
- 2 **Political Risks Exclusion Clause**
Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - a. war, invasion, acts of foreign enemies, hostilities or warlike operations whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - b. any act of terrorism.
For the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes 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 (1) and/or (2) above.

If the insurer alleges that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance, the burden of proving the contrary shall be upon the assured.

Subject otherwise to the same terms, conditions and limitations of the said policy.

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3 **War & Kindered Perils**

Notwithstanding anything to the contrary contained herein this policy does not cover loss or damage directly or indirectly occasioned by, happening through or in consequences of war, invasion acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority.1/1/3/ NMA464

4 **Terrorism Exclusion Endorsement**

Notwithstanding any provision to the contrary within this Agreement or any endorsement thereto, this insurance agreement does not cover any loss, damage or expense of whatsoever nature directly or indirectly caused by, resulting from, arising out of or in connection with any act of terrorism, regardless of any other cause contributing concurrently or in any other sequence to the loss, damage or expense.

For the purpose of this exclusion, terrorism means an actual or threatened violent act or any act harmful to human life, tangible or intangible property or infrastructure, directed towards or having the effect of (a) influencing or protesting against any de jure or de facto government or policy thereof or (b) intimidating, coercing or putting in fear a civilian population or section thereof.

In any action suit or other proceedings where the insurer alleges that by reasons of this exclusion a loss, damage or expenses is not covered by this insurance agreement, the burden of providing that such loss, damage or expenses is covered shall be upon the insured.

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5 **Aviation risks other than as a passenger embarking, travelling in or disembarking from any fully licensed passenger carrying aircraft and not being a member of the crew.**

6 **Injury or accident to professional sports-men and -women**

7 **Excluding Temporary Total Disablement (TTD)**

Authorised Signatory