

### **Purchase protection:**

The insured shall be the person (no legal persons are eligible), holder of the credit card Doha Bank issued by ISSUER.

The cover given by this policy shall extend to Insured goods situated in the Country during a period of ninety (90) days from the date of purchase of the insured goods or from the delivery date of such goods in the event that such date is after the date of purchase.

According to the conditions herein the Holders of Doha Bank credit cards insured by this policy, shall be indemnified as follows for the objects purchased for personal use and paid for with the aforementioned Card:

- In the event of theft: the purchase price of the goods acquired;
- in the event of accidental damage: the cost of repairing the purchased goods (including the travelling expenses of the repairer) or the purchase price of the goods if such goods cannot be repaired or if the cost of the repairs is equal to or greater than the price of the goods.

### **GIFTS**

Third persons that may have received as gifts the Insured Goods from the Insured may receive indemnity for Accidental Damage of the same, provided that:

- such Accidental Damage happens during the validity period of the policy,
- within 90 days from the date of purchase, and
- The notification of the loss is made by the Insured according to the conditions of the policy.

### **Covered Purchase**

Item purchased (other than Excluded Properties listed hereunder) by a Card member and paid for by using an Eligible Account. For a purchase to be considered a Covered Purchase, the purchase of item must have been made through the Eligible Account.

### **GENERAL EXCLUSIONS**

1. The consequences of any of the following events are hereby excluded in general terms from all the types of cover included in this contract:
  - a) Those arising directly or indirectly from the bad faith of the Insured, his participation in criminal acts or fraudulent actions, gross negligence or reckless conduct of the Insured. The consequences of the actions of the Insured while undergoing psychiatric treatment or in a state of mental derangement shall also be excluded.
  - b) Natural phenomena of an extraordinary nature such as flooding, earthquakes, landslides, volcanic eruptions, atypical cyclones, falling of meteorites and other extraterrestrial objects and in general any atmospheric, meteorological, seismic or geological phenomena of an extraordinary nature.
  - c) Those arising from any terrorist act, rebellion or civilian disturbance.

- d) Peacetime actions of the Armed Forces, Security or Police Forces.
  - e) Any war, whether previously declared or not, and any conflict or international intervention involving the use of force or coercion.
  - f) Any damage caused by the effect of a nuclear reaction or transmutation, whatever the cause.
  - g) Any simple loss or misplacement.
  - h) Any damage arising from wear and tear or gradual deterioration due to normal use or operation, erosion, corrosion, rusting, moths, insects, damp, the effect of cold or heat or any other cause leading to gradual deterioration.
  - i) Any damage arising from faults, manufacturing defects or mechanical or electrical breakdown of the insured object.
  - j) Any damage arising from cleaning, dry-cleaning, repairs or restoration.
  - k) Any theft or damage to the insured goods while being transported or moved by the seller or by the person(s) entrusted with such transport.
  - l) Theft of or from motor vehicles.
2. In addition to the aforementioned exclusions, the policy hereby excludes any material damage to:
- a) Cash or its equivalent, travellers' cheques, travel documents, petrol coupons, tickets or any other negotiable instruments.
  - b) Motor vehicles.
  - c) Live animals or plants.
  - d) Jewellery and precious stones.

**Exclusions**

- Excluding Mysterious Disappearance
- Excluding Theft from unattended Vehicles
- Excess of any other valid and collectable insurance

- Excluding amount by way of contribution
- Excluding claims for theft of or damage to jewellery, cameras or video recording equipment contained in baggage which is neither carried by the Insured person by hand nor under the personal supervision of the Insured person.
- Excluding claims for articles which the Insured person damages through alteration, including cutting sawing or shaping or abuse.
- Excluding claims for loss of or damage to property while in care custody or control of any common carrier.
- Excluding losses arising from the illegal act of the Insured person.
- Excluding arising from wear and tear gradual deterioration moth vermin inherent product defect.
- Excluding losses arising directly or indirectly from war and other allied risks.
- Excluding losses arising from ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
- Excluding losses arising from any confiscation by any government public authority or customs official.
  
- Excluding losses arising from fraud or deception.
- Excluding Radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Any damage arising from wear and tear or gradual deterioration due to normal use or operation, erosion, corrosion, rusting, moths, insects, damp, the effect of cold or heat or any other cause leading to gradual deterioration.
- Any damage arising from faults, manufacturing defects or mechanical or electrical breakdown of the insured object.
- Theft of or from motor vehicles
- Any simple loss or misplacement.
- Any damage arising from cleaning, dry-cleaning, repairs or restoration.
- Cash or its equivalent, travellers cheques, travel documents, petrol coupons, tickets or any other negotiable instruments.
- Motor vehicles.
- Live animals or plants.
- jewellery and precious stones.

#### Excluded Properties

- a. boats;
- b. motorised vehicles (including but not limited to airplanes, automobiles and motorcycles) or their motors, equipment and accessories (including but not limited to communication devices intended solely for use in the vehicle);
- c. Any item which, when purchased, has been used, altered or is second-hand.
- d. land or buildings (including but not limited to homes and dwellings);
- e. travellers cheques, tickets of any kind, negotiable instruments, bullion, rare or precious coins, cash or its equivalent, stamps, collectable items, custom dental appliances and dwelling;
- f. items intended for business or commercial use;
- g. plants or animals;
- h. consumables and perishables;

- i. items which the Card-member damages through alteration (including cutting, sewing or shaping); or
- j. Services (including but not limited to the performance or rendering of labour or maintenance, repair or installation of products, goods, property or professional advice of any kind).

## **LOSSES**

- 1) In order to be entitled to an indemnity, the insured shall give written notification thereof within a period of forty-five (45) days after the loss and shall provide the following information and documents:
  - a) Details of the insured: full name, address, telephone number, fiscal identity number (NIF) and the number of the credit card.
  - b) Details of the loss: date and time of the event, place and description of the loss.
  - c) Information regarding other insurance policies which may cover the loss. The insured shall specify whether he holds other insurance policies which may cover the loss and, if so, provide the details of the insurance company and the number of the policy.
  - d) Original receipt of purchase from the establishment where the insured object was purchased (including the date and price).
  - e) Original credit card receipt.
  - f) In the event of theft: original police report.
  - g) In the event of accidental damage: original estimate for the repairs and photographs of the damage to the insured object.
- 2) The damaged object shall be kept by the Insured in order for the damage to be evaluated by an expert and subsequently repaired or indemnified, where applicable.
- 3) If the Company does not receive notification of the loss within a period of 45 days the cover offered by this policy shall be lost.
- 4) The Insured may contact Purchase Protection on the following telephone number Or contact directly to Doha Bank assurance in order to make any consultation regarding the loss.
- 5) At the request of the Company the Cardholder shall, at his expense, send the damaged goods which are the object of the claim to the address specified by the Company.
- 6) The Company shall be solely responsible for taking the decision to satisfy the claim by replacing, repairing or reconstructing the damaged goods or by paying an amount into the account of the Card which in no circumstances shall be greater than the purchase price, subject always to certain limits.
- 7) The insured shall collaborate in the processing of the claim and shall inform the Company as soon as possible of any judicial, extrajudicial or administrative notices related to the loss that he may receive.
- 8) The insured shall furnish the Company with all the details of the circumstances and consequences of the loss, in addition to any complementary information that the Company may request. Any breach of this obligation to supply information shall lead to the loss of the right to indemnity in the event of fraud or gross negligence.
- 9) The insured shall furnish any proof of payment, receipts, certificates and reports that substantiate losses covered by this Policy and the payment of any expenses that may be indemnified according to the terms hereof.
- 10) In no circumstances shall the insured negotiate, accept or reject any claims from third parties affected by the loss, except when expressly authorized to do so by the Company.

## **Important Definitions**

- \* Loss: any events whose consequences are wholly or partially covered by this Policy. The total damage arising from a single event shall be considered a single loss.
- \* Accidental damage: breakage or deterioration of the goods insured.
  
- \* Theft: appropriation of another person's property with violence or intimidation to the person or violence to the property.
- \* Excess: The amount deducted from the indemnity due for each loss.

- **Pair and Set Clause**

With respect to Covered Purchase which consist of articles in a pair or set, the Company's liability shall be limited to the cost of any particular part(s) which may be stolen or damaged, unless the articles are unusable individually and cannot be replaced individually; provided, however, liability for items of jewellery or fine arts consisting of articles in a pair, set or collection will not be more than that cost of any particular part(s) which may be lost or damaged without reference to any special value which such article or articles may have as part of such pair, set or collection.