

ENBD Credit Shield Pro Frequent Asked Questions

Below FAQ's are applicable to all Existing Cardholders who are currently enrolled under Protect plus plan and choose to enroll in to this Group Personal accident policy within 2 months from the Commencement Date but not later than 30-09-2021, as declared by the Policyholder to the Company and subject to premium being remitted to the Company, for all such Credit Cardholders.

Reference Policy No: H1L21000150

1. What is Credit Shield Pro cover?

Credit Shield Pro is an enhanced insurance benefit available on your Emirates NBD Credit Card which offers protection to you and your family from the liability of paying a Sum Assured on your Credit Card in case of unforeseen eventualities.

2. What eventualities does Credit Shield Pro covers?

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

1. Job Loss cover (Involuntary Loss of Employment)
2. Permanent Total Disability due to accident
3. Critical Illness (Critical illness due to any pre-existing condition is excluded)
4. Hospital Cash Benefit due to accident
5. Accidental Death Benefit

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

Credit Shield Pro payment benefits against each coverage are as follows:

Event	Coverage provided on Emirates NBD Credit Card(s)
Death due to accident	Receive a payout of AED 200,000 subject to a max of AED300,000 across all your cards.
Permanent Total Disability due to accident	AED100,000 subject to a max of AED300,000 across all your cards
Job loss cover (involuntary loss of employment)	<ul style="list-style-type: none">• Monthly payout of 10% of your cards outstanding balances/credit Limit, whichever is lower, for up to 12 months or until re-employment, up to a maximum of AED 4000 per month, towards repayment of your credit card outstanding.• In addition, now you will also receive a cash payout of 10% of your outstanding balance/credit limit whichever is lower up to 12 months or until re-employment, subject to a maximum of AED

	<p>1000 per month or remaining balance (after payment towards your outstanding), towards supporting your personal expenses.</p> <ul style="list-style-type: none"> • These payouts will be made upfront for a minimum period of 6 months, and then monthly thereafter, offering added peace of mind • The maximum combined lump sum benefit amount payable to the Policyholder and the Insured Cardholder shall not exceed AED 60,000 for one claim or several claims in aggregate for any one Cardholder and under any circumstance shall not exceed 100% of the Outstanding Balance or credit limit of the Cardholder whichever is lower as on the Date of Event.
Critical Illness	Outstanding Credit balance or card limit, whichever is lower subject to maximum of AED 100,000
Hospitalization due to Accident	Receive a payout of AED 100 every day for a maximum of 30 days in a year, in case of hospitalization exceeding a continuous period of 48 hours.
Natural Death Cover	Additionally, receive a complimentary Natural death cover of AED 100,000 per primary card subject to a maximum of AED 300,000 per cardholder.

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

You can enroll into Credit Shield Pro at the time of new card application. For all enrollments post card activation, please log in to our Mobile app/ Website or Call us on at 600 54 0000. You will be charged a nominal monthly rate of 0.99% + 5% VAT of your Emirates NBD Credit Card outstanding balance.

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

The Premium is billed on the Credit Card Outstanding on the date of statement drop (including all active installments or other fees & charges)

6. Is the cover valid worldwide?

Yes, the coverage is valid worldwide except in respect of ILOE and Hospital Cash Benefit which are limited to the UAE.

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

Age Criterion at Entry	Minimum Age	Maximum Age
Death due to accident	18 Years Old	69 Years Old
Permanent Total Disability due to accident	18 Years Old	69 Years Old
Job loss cover (involuntary loss of employment)	18 Years Old	59 Years Old
Critical Illness	18 Years Old	59 Years Old
Hospitalization due to Accident	18 Years Old	59 Years Old
Complimentary Natural Death Cover	18 Years Old	69 Years Old

The maximum coverage age is 70 for Death due to accident, Permanent Total Disability due to accident and complimentary Natural death cover, and 60 for Critical Illness Cover and Involuntary Loss of Employment /Hospital Cash Benefit

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 conditions covered under Critical Illness?

The Following conditions are covered under Critical Illness:

1. Stroke
2. Kidney Failure (End Stage Renal Disease)
3. Coronary Artery Bypass Surgery
4. Cancer
5. Major Organ Transplant
6. 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.

10. Are Pre-existing conditions covered in this policy?

No, Pre-existing conditions are not covered in this policy, few examples for Pre-Existing conditions are as given below:

- If you are currently unable to work.
- During the past 5 years, if have you been unable to work for more than 30 consecutive days.
- If you have ever been treated for or are you under treatment for :
high blood pressure, myocardial infarction, respiratory disease, renal disease, alimentary disorder, ulcer, nervous breakdown, slipped disc, paralysis, coma,

diabetes, high cholesterol, immunodeficiency syndrome (AIDS), tumour, cancer or any other serious illness or infirmity.

For more detailed eligibility conditions and exclusions, please refer to section 4 and 5 under the detailed Terms and Conditions document.

11. What are the 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.

12. Can I immediately avail benefits under job loss cover (ILOE)?

There will be no waiting period for the existing Protect Plus customers who enrolled into this policy not later than 30-09-2021.

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. if you are an existing Protect Plus customer enrolled before 30-09-2021, you can submit the claims under the Credit Shield Pro within 60days of the event, where date of event for ILOE claim is the date of notification of termination in writing,
3. 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 major exclusions under ILOE cover?

1. Self-employment.
2. For card holders residing/working within UAE on Spouse Sponsored Visa.
3. Claim related to ILOE notified to insurer, post 60 days of termination.
4. Employment on a fixed term contract for less than 2 years or part time job or temporary employment.
5. Resignation or leaving by mutual agreement or voluntary unemployment or redundancy after voluntary breaks from Retirement, including early retirement.
6. Termination known about or impending at the start of the coverage.

7. Disability, sickness or accident or any other medical reason (mental and /or physical).
8. Where the unemployment is a normal seasonal parts of the employment or due to non-renewal of employment contract by the authorities.
9. There must be at least 12 months of continuous employment post settlement of the first claim for which benefits have been paid to re-qualify for a new one. In this event only, these 12 months can be achieved under a permanent contract of employment.
10. Where the primary cardholder has neither been terminated nor become redundant but his/her salary allowances are being withheld in part or full for any reason of employment contract.
11. Unemployment due to any of the following: Misconduct, Refusal to accept orders from the superiors, Convicted of crime, Dishonesty or Fraudulent Act, Termination of employment due to voluntary retirement.
12. Company Failure where a contributing cause was a natural catastrophic peril, war/war like event or nuclear radiation.
13. Where the card holder is not a resident of UAE at the time of onboarding to the cover.
14. Dismissal or redundancy when employer is a family member or cardholder is a shareholder or is self-employed.
15. UAE Nationals are excluded for this benefit.

For detailed exclusions list, please refer to the section 5 under the Terms and Conditions documents.

15. Would I be eligible for other benefits as soon as I enroll into the plan?

Other than job loss cover (ILOE), and Critical Illness benefits, you can claim under all other benefits immediately upon enrolling into the policy excluding any pre-existing condition and as per the applied terms and conditions.

Please note that only one benefit payment will be applied for same conditions for example; if Disability benefit is paid, ILOE or Accidental Death benefit will not be paid.

16. 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.

17. What are the major exclusions under Hospitalization benefit?

1. Hospitalization due to sickness

2. Hospitalization due to pre-existing illness or sickness
3. Any treatment not performed by a Physician or any treatment of a purely experimental nature
4. Any routine or prescribed medical checkup pre examination
5. 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).
6. Dental treatment or surgery of any kind unless necessitated by Accidental Bodily Injury.
7. Removal of any material that was implanted in a former surgery before the Date of Cover Commencement.
8. Any natural peril (including but not limited to avalanche, earthquake, volcanic eruptions or any kind of natural hazard).
9. Participation in any hazardous activity or sports including but not limited to racing, scuba diving, aerial sports, bungee jumping and mountaineering or in any criminal or illegal activities.
10. Nuclear Radiation, Nuclear Fission, Nuclear Fusion and/or Radioactive Contamination.
11. Death or disability wholly or partly resulting from war, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion. War zone and non-exhaustive list of countries (Iraq, Afghanistan...) excluded.
12. Naval or Military operations (including duties of peace time) of the armed forces or air force and participation in operations requiring the use of arms or which are ordered by military authorities for combating terrorists, rebel and the like.
13. Passive and active war risk (including acts of terrorism).
14. No benefits shall be payable under this policy where the disability in the opinion of the UAE concerned medical authorities is directly due to or arises directly or indirectly from infection by any Human Immunodeficiency Virus (HIV).

18. What are the major exclusions under Accidental Death Cover, Permanent total disability & Critical illness in this offer?

1. Self-inflicted bodily injury regardless of its date and of its cause;
2. Sickness directly or indirectly attributed to HIV and/or any related illness including AIDS.
3. Chronic alcoholism or, abuse of alcohol or, abuse or addiction to drugs.
4. Civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt, mutiny, riots, strike, civil common, rebellion, revolution, insurrection, acts of terrorist to such a degree and extent of the involvement or engagement of the insured in these conditions without any cause.

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. Commission of or attempted commission of an assault or any unlawful act, or being engaged in any illegal activity or felony.
7. Suicide while sane or insane shall be excluded during the first year of the insurance coverage.
8. Flight of the Insured Cardholder in any kind of aircraft other than a Scheduled Airline.
9. Nuclear radiation, nuclear fission, nuclear fusion and/or radioactive contamination. However, medical professionals in the field of radiology are covered.
10. Insured Cardholder engaging or taking part in any hazardous sports or activities involving a motor engine (including rallies), boxing, scuba / sky diving, parachuting or hang-gliding.
11. Pre Existing Conditions for death and disability Benefits are excluded for a period of one year from the date of entry into the scheme by Insured Cardholder.
12. Critical Illness due to Pre Existing Condition is excluded
13. In the case of Permanent Total Disability, the following will not be covered:
 - a) any psychiatric, mental or nervous disorder;
 - b) Normal pregnancy, childbirth, abortion or miscarriage, or any complications thereof.
14. Disability attributed by the insured to subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and /or imaging; critical illness due to chronic illnesses / conditions.
15. Critical Illnesses occurring within 90 days of the date of enrolment of the Insured Cardholder into the Policy.
16. Congenital or hereditary conditions for Critical Illness.
17. In respect of Critical Illness, epidemics, defined as the widespread occurrence of an infectious disease in a community or region which is in excess of the number of instances normally expected in that community or region and classified as an epidemic by the World Health Organization.
18. The Company will not pay the Benefit unless the Insured Cardholder has survived for one month after a diagnosis of any of the Critical Illness as defined.

19. What are the major exclusions under the complimentary Natural death cover?

1. Self-inflicted bodily injury regardless of its date and of its cause.

2. Sickness directly or indirectly attributed to HIV and/or any related illness including HIV AIDS.
3. Chronic alcoholism or, abuse of alcohol or, abuse or addiction to drugs.
4. civil war, war, invasion or warlike operations, act of foreign enemy, hostilities, revolt; mutiny, riots, strike, civil common, rebellion, revolution, insurrection, acts of terrorist to such a degree and extent of the involvement or engagement of the insured in these conditions without any cause.
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 a Cardholder who is a policeman or armed forces personnel dies while performing day-to day course of duty, the life Benefit under this Policy shall be payable, 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. Commission of or attempted commission of an assault or any unlawful act or being engaged in any illegal activity or felony.
7. flight of the insured in any kind of aircraft except as a fare-paying passenger in an aircraft operated on a regular schedule by an incorporated common carrier for passenger service over its established air route, or he is transported as a patient or injured or attendant or hostess with an ambulance or rescue – aircraft or helicopter;
8. Especially in the case of death, suicide while sane or insane shall be excluded during the first year of the insurance coverage.
9. Nuclear radiation, nuclear fission, nuclear fusion and/or radioactive contamination excluding, medical professionals in the field of radiology which are covered.
10. Insured Cardholder engaging or taking part in any hazardous sports or activities involving a motor engine (including rallies), boxing, scuba / sky diving, parachuting or hang-gliding.
11. Pre Existing Conditions for death Benefits are excluded for a period of one year from the date of entry into the scheme by Insured Cardholder resulting from war, invasion, act of foreign enemy, hostilities or war like operations (whether war be declared or not), civil war, rebellion, mutiny, revolution, confiscation or nationalization by or under the order of any government or public or local authority or any act of any person acting on behalf of or in connection with any organization with activities directed towards the overthrow by force of its government “de jure” or “de facto” or to the influencing of it by terrorism or violence. War zone as recognized by the United Nations or where there are warlike operations are excluded.

For detailed exclusions list, please refer to the section 5 under the Natural Death Cover Terms and Conditions documents.

20. Who can be my nominee?

Your immediate family members – Spouse, Children, Siblings and Parents can be nominated under the policy for the benefits be claimed in an unfortunate event.

21. What should I do if want to cancel Credit Shield Pro?

You can cancel your subscription to the plan at any time with no additional charges by calling us on 600 54 0000. There is no cancelation fees applicable for Credit Shield Pro.

22. Can the Bank terminate an active Credit Shield Pro plan?

Yes, the bank will automatically the active Credit Shield Pro plan, in case of the follow scenario's:

1. Premium is not paid when due.
2. Insured Cardholder reaches the max age limit specified in the schedule of this Policy
3. Termination of Credit Card Facility.
4. Payment of Death / PTD / Critical Illness Benefit.
5. Cancellation of the Benefits under this Policy by the Policyholder or the Insured Cardholder at any time in accordance with the Policy terms & conditions.
6. Cancellation of the Insured Cardholder's Credit Card Facility.
7. The Insured Cardholder becomes a Defaulted Cardholder.
8. The Expiry Date of the Policy.
9. The date this Policy is terminated/cancelled; either by non-payment of premium to the Company or any other reasons and the Policy is subsequently not renewed with the Company.
10. The Insured Cardholder is no longer able to satisfy the eligibility conditions set out in Section 4: Eligibility of this Policy.

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

	Notice Period to Raise Claim	Waiting Period	All Documents Required	Key Exclusions	Max Age For claim
Death due to accident	Within 365 days	No Waiting period	Please refer to Section 7.3(A), under the Terms & Conditions document	Please refer to Section 5 under the Terms & Conditions document	70
Permanent Total Disability due to accident	Within 365 days	No Waiting period	Please refer to Section 7.3(B), under the Terms & Conditions document	Please refer to Section 5 under the Terms & Conditions document	70

Job loss cover (involuntary loss of employment)	Within 60 days (for the existing Protect Plus customers who enrolled into this policy not later than 30-09-2021)	No Waiting period (for the existing Protect Plus customers who enrolled into this policy not later than 30-09-2021)	Please refer to Section 7.3(D), under the Terms & Conditions document	Please refer to Section 5 under the Terms & Conditions document	60
Critical Illness	Within 30 days	90 days from the commencement date	Please refer to Section 7.3(C), under the Terms & Conditions document	Please refer to Section 5 under the Terms & Conditions document	60
Hospitalization due to Accident	Within 30 days	No Waiting period	Please refer to Section 7.3(E), under the Terms & Conditions document	Please refer to Section 5 under the Terms & Conditions document	60
Complimentary Natural Death Cover	Within 365 days	No Waiting period	Please refer to Section 7.3(A), under the ND Terms & Conditions document	Please refer to Section 5 under the ND Terms & Conditions document	70

24. If I have any Insurance Claim from the existing Protect Plus insurance, until when can I apply for the claim?

Under your existing Protect Plus Insurance if the date of event happens on or before 31-07-2021 then you can apply for a claim with ADNIC before 31-08-2021 for ILOE and Hospital Cash Benefit claim and before 31-07-2022 for all other benefits, subject to the terms and conditions of Protect Plus cover.

In case any of your claim for the Protect Plus insurance is already under process, all documentations required to process the claim must be submitted before 31-08-2021 or 30 days from the date of event whichever is earlier for ILOE and Hospital cash benefit claim and before 31-07-2022 or 365 days from the date of event whichever is earlier for all other benefits

25. How should I submit a claim to avail the insurance?

Upon occurrence of an event giving rise to a claim under this policy, the Insured Cardholder's legal representative(s) and/or the policyholder shall submit an immediate written notice to ADNIC but not later than 365 days from the date of event for Accidental Death/Disability Claims. The claim notification period shall be 60 days from the date of event for ILOE and 30 days for Critical Illness and Hospital Cash Benefit.

For assistance in submitting a claim under this policy, please contact ADNIC

- ADNIC Contact Centre: 800 8040 (Toll Free)

- Fax: (02) – 4080644

- Email: consumerlinesclaims@adnic.ae

Upon receipt of claim notification, ADNIC would register the claim, allocate & advise a claim number and required documents to the card holder.

ENBD shall not be responsible, nor have any liability to the Eligible Cardholder, for any fees and/or charges payable by the Eligible Cardholder due to failure or any delays in claims received from ADNIC.

For Detailed Claims Procedure please refer to section 7.4 under the Terms and Conditions document.

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

If you are not residing any more in UAE and continue to remain unemployed after initial payout of 6 months, an additional lump sum benefit of remaining 10% of Outstanding balance after 1st payout will be paid to you from 7th month onwards for the remaining period.

However please note, you have to visit ADNIC before leaving the country to verify all the original documentation in person.

27. What is the Claim Procedure for submitting a claim from outside UAE?

You will be required to submit an evidence of continued unemployment including but not limited to Income Tax report or Social Security register report from your country of residence (attested and authenticated at the UAE consulate in that country) along with all other claims document as listed in section 7.3(D) under the Terms and Conditions document on the seventh month of your unemployment.

Once your claim is approved for the settlement outside UAE, you are required to submit the bank details form. The respective bank transfer charges will be borne by the client

For Detailed Terms and Conditions and applicable Exclusions under this policy, please visit <https://www.emiratesnbd.com/en/cards/credit-shield-pro/>