

SCHENGEN TRAVEL TAKAFUL PLAN

Issued by
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Please read this document carefully to see that it meets your requirements

Schengen Travel Takaful Plan

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Dear Customer,

We are pleased to provide you with our Schengen Travel Takaful Plan (herein after referred to as Schengen Plan or Plan) that provides protection against unforeseen events and perils. Its prime purpose is to indemnify you in the event that you require any Emergency Medical assistance. In return for your Contribution, you will receive Takaful Protection as stated in the Takaful Certificate subject to the terms, conditions, warranties, provisions and exclusions expressed or implied in this Plan and Endorsements attached or endorsed herein.

Under a contract, to be made by and between the Company and the Planholder, the Participants shall be covered throughout the period specified in the Takaful Certificate against the contribution fees payable by the Planholder. This document shall cover all conditions, provisions and procedures governing the implementation of such a Plan.

When drawing up this Plan, SABB Takaful Company (the Company) has relied on the information and statements, which have been provided by you in your application. The Company "SABB" agrees to be the Manager of the Takaful Fund and on the basis of Terms and Conditions contained in this Plan, agrees to provide Takaful protection to the person protected in this Plan as a Participant for risks covered under this Plan to the extent and in the manner stated in the Takaful Certificate.

Your right to change your mind (Applicable only to annual Schengen Travel Takaful Plan)

We trust that this Plan will meet your needs, however, if you are not completely satisfied then please return the Plan to us within 21 days from dispatch. We will cancel your subscription to this Plan and refund any premium you have paid. Otherwise, we will assume that you have accepted this Plan subject to its Terms and Conditions stipulated in the Plan.

Your right to cancel the Plan is based on the following conditions:

- ▶ In case you feel the Plan does not meet your requirements, you may send a signed request to SABB/SABB Takaful Company, along with the original Plan document for return of your contribution within 21 days from dispatch of your Plan
- ▶ To seek a refund you should not have made a claim under the Plan within the said 21 days
- ▶ To seek a refund you should not have used the Plan for visa purposes

If you have any queries, you may contact the Company on 800 126 0006 or write to us at:

SABB Takaful Company
P.O. Box 9086, Riyadh 11413,
Kingdom of Saudi Arabia
www.sabbtakaful.com

The information you provide us will be the main document in the Takaful Plan and we depend on it to assess the Takaful business performance.

The "provided information" may be used for the purpose of:

- A. Any Takaful or financial-related product or service or any alterations, variations, cancellation or renewal of such product or service
- B. Any claim, investigation or analysis of such a claim; and
- C. Exercising any right of subrogation in claims

The information you provide to us may be disclosed when an Insurance interest is required.

- ▶ Any related company or any other company dealing with the Takaful or re-Takaful related business, intermediary, claim, investigation or other service provider, providing services relevant to the Takaful business for any of the above or related purposes
- ▶ The Saudi Arabian Monetary Agency (SAMA) or any other government organisation that exists or is formed from time to time to carry out regulatory functions of the Saudi Insurance industry

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Shariah Basis of Plan

These are the Terms and Conditions for the Schengen Plan

▶ **Takaful Protection through Co-operative principles**

- a. The Company shall adhere to the decisions of its Shariah Committee in all operations of this Plan and undertakes to administer the Takaful operations and invest the assets of the Takaful Fund in line with Shariah rules, separately from the assets of the managing Company and free from all liens and other encumbrances
- b. The terms of participation in this Plan are that the Contribution will be paid to a cooperative pool for the benefit of the Participants on a collective basis. Each Participant gains the right of compensation against the events within the conditions of the Plan. The participation takes effect on the commencement date shown in the Takaful Certificate within the Plan and its Conditions
- c. The Takaful Fund is therefore a pool of money out of which claims by any of the Participants are paid. It also accounts for investment gains and losses less any Contributions paid for re-Takaful. The Company reserve the right to reinsure/re-Takaful, in which case the Takaful Fund will be reduced accordingly and all claims and benefits will be paid in the same proportion as per the reinsurance. The Takaful Management shall endeavour to reinsure on a Shariah-compliant basis. However, if this is not possible, it is permitted by the Shariah Committee to reinsure on a conventional basis until an acceptable Shariah-compliant solution is available

▶ **Your share of Surplus**

A Takaful surplus or deficit may arise in the Takaful Fund based on the amount of claims paid on a collective basis and on the investment performance of the assets in which the Takaful Fund is invested. The Company may put aside part of this surplus as a reserve to strengthen the claims-paying ability of the Takaful Fund. The surplus for distribution to the Planholder in the relevant financial year shall be the Takaful surplus less the good performance incentive fee to the managing Company and reserve kept aside to strengthen the claims-paying ability of the Takaful Fund. The distribution of surplus to the Planholder would be subject to the approval of the competent authorities, as necessary, and of the Board of Directors of the Company. If there is a loss in the Takaful Fund, the surplus returns to the Takaful Fund. If losses persist or can be expected to persist, the Company reserves the right to increase the future contribution.

▶ **The Charges**

The charges to cover the cost of acquisition, administration and fund management will be subject to a maximum charge of 49% of the Contribution.

The Company will also be entitled to a good performance incentive fee as a portion of the Takaful Surplus, not exceeding 35% of Takaful Surplus declared at the end of any financial year.

The Company has the right to change any of these charges by advance notice.

This Plan, the Certificate, any Memoranda and Endorsements hereon shall be considered as one document and any word or expression to which a specific meaning has been attached in any of them shall bear such meaning throughout. Any word in the masculine gender shall also include the feminine gender where applicable.

Geographical Limits

Taking into consideration the first part (Takaful Protection Period), the Contribution is based on the area of travel identified as Schengen countries.

Age Limits

Takaful Protection is subject to the following age limits and the Contribution is based on the Participant being an adult or child.

- ▶ Adult aged 18 to 65 years inclusive
- ▶ Child aged 6 months to 17 years inclusive

Part 1

Period of Takaful Protection

Takaful Protection under Section 1 (Personal Accident) is effective from the time the Participant leaves his/her Place of Residence or business in the Kingdom of Saudi Arabia (whichever is later) to commence the trip until:

- ▶ The time of return to his/her Place of Residence or business in the Kingdom of Saudi Arabia (whichever is earlier) or
- ▶ The end of 180 days from the beginning of the trip (90 days in respect of Participant Persons aged 65 or above) whichever is the earliest

In any event, Takaful Protection shall not commence more than 24 hours prior to the scheduled departure time and shall cease 24 hours after the scheduled return to the Kingdom of Saudi Arabia.

Part 2

Definitions

Plan: the Schengen Travel Takaful Plan.

Accident

Shall means an unforeseen and unexpected event of violent, accidental, external and visible nature, which shall independently of any other cause, be the sole and direct cause of bodily injury.

Accidental Bodily Injury

Means bodily injury caused solely and directly by accidental, violent, external and visible means and which shall within 12 calendar months result in death or disablement or necessitate medical or surgical treatment.

Accidental Death

Means death that occurs after the date of the relevant Accident and directly and independently results from Accidental Bodily Injury.

Charges

Means deductions made by us against the Takaful Fund to meet our costs of acquisition, Plan administration and fund management.

Child

Means any legally dependent unmarried child of the Planholder, who is 6 months to 17 years of age inclusive throughout the Period of Takaful.

Company

Means SABB Takaful Company.

Common Carrier

Means any bus, coach, taxi, hotel car, ferry, hovercraft, hydrofoil, ship, train, tram or underground train provided and operated by a carrier duly licensed for the regular transportation of fare-paying passengers, and any aircraft provided and operated by an air charter company which is duly licensed for the regular transportation of fare-paying passengers, and any regular scheduled airport limousine operating on fixed routes and schedules.

Contribution

Means the amount stated in the Takaful Certificate that you contribute to the Takaful Fund.

Endorsement

Means a written document issued by the Company evidencing any change in or addition to or deletion from the original Plan document and which is attached to or endorsed on the Plan.

Hospital

Means a medical establishment recognised, constituted, and registered as such under the laws of the territory in which that establishment is situated as a Hospital for the care and treatment of sick and injured persons as in-patients, and which (i) has facilities for diagnosis and major surgery, (ii) provides 24-hour nursing service supervised by a qualified and registered Physician, and (iii) is not primarily a clinic, a place for alcoholic or drug addicts, a sanatorium, a nature care clinic, a health hydro, a nursing, a convalescent, rehabilitation, extended care facility or rest home.

Inpatient

Means a Participant whose Hospital confinement is as a resident in-patient and whose confinement is necessary for the medical care, diagnosis and treatment of an Accidental Bodily Injury covered by this Plan and not merely for any form of nursing, convalescence, rehabilitation, rest or extended care.

Insurance Regulations

Means the Law of Supervision of Co-operative Insurance Companies, promulgated by Royal Decree No. (M/32) dated 2/6/1424H corresponding to 31/7/2003G and its implementing regulations and any subsequent amendments thereto.

Loss of Limb

Means loss by physical separation at or above the wrist or ankle joint, or total Loss of Use.

Loss of Sight

Means the total and irrecoverable loss of all sight of an eye or eyes rendering the Participant absolutely blind beyond remedy by surgical or other treatment.

Loss of Use

Means total functional disablement.

Manager of the Takaful Fund

SABB Takaful Company, which carries out administration and investment of the Takaful Fund. Administration means servicing your Plan efficiently, assessing risk properly and scientifically, accounting for your Contributions, settling your claim if any and maximising the Takaful Surplus. Investment management involves managing the investments in a Shariah-compliant manner.

Medical Practitioner

"Physician", "Doctor" means a practitioner of medicine duly qualified and legally registered as such under the laws of the country in which the claim arises and where the treatment takes place but excluding the Participant himself.

Medical Treatment Expenses

Means the actual expenses paid by the Participant to a Medical Practitioner, Physician, Doctor or Hospital for medical, surgical or nursing treatment including the costs of medical supplies, ambulance hire or professional home-nursing fees, but excluding the cost of dental care and treatment unless such treatment is provided on an emergency basis and caused by accidental injuries to sound natural teeth.

Participant

Means eligible person for Takaful Protection who is a citizen or resident of the Kingdom of Saudi Arabia and who is the person named in the Takaful Certificate.

Period of Takaful / Takaful Protection

Means the length of time for which the Takaful protection is valid.

Permanent Total Disablement

Means that after 12 calendar months of total continuous disability which has resulted from Accidental Bodily Injury and which has commenced within 30 days after the date of the Accident, the Participant is completely unable to engage in any substantially gainful occupation or employment for the remainder of his/her life.

Place of Residence

Means the place where the Planholder normally lives within the Kingdom of Saudi Arabia.

Planholder/You/Yours

Means the applicant in whose name the Plan is issued.

SAR

Stands for Saudi Arabian Riyal.

Shariah Principles

Means Islamic law as interpreted by the Shariah Supervisory Committee of the Company.

Shariah Supervisory Committee

Means a committee of renowned independent Shariah Scholars to study the Company's Plans to give approval and to supervise the compliance to the Shariah principle.

Sickness

Means sickness or disease contracted and commencing during the period of Takaful protection, and excludes any sickness or disease, which was in existence prior to the Takaful Certificate date.

Takaful Benefits

Means the amount of Protection for each section as shown in the Takaful Certificate or the stated amount at renewal.

Takaful Certificate

Means our certificate, which provides details of your Takaful Protection. The Takaful Certificate is part of this Plan.

Takaful Fund

Means the fund made up of Contributions covering insurance risks of the type this Plan represents and investment yields.

Takaful/Takaful Protection

Means Shariah-compliant Insurance cover provided under this Plan.

Act of Terrorism

Means an act, including but not limited to the use of force or violence and/or the threat thereof, by 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 similar purposes including the intention to influence any government and/or to put the public or any section of the public, in fear.

Trip

Is a journey for leisure or business purposes in which the Participant leaves his place of residence to travel outside the Kingdom of Saudi Arabia and at the end of which the Participant returns to his Place of Residence in the Kingdom of Saudi Arabia.

We/Us/Ours

Means the Company.

Part 3

Coverage Requirements

The cover will be in force subject to the following requirements, including payment of Contribution, as a consideration for protection:

1. Observance and fulfillment of the terms of this Plan relating to anything to be done or complied with by the Planholder or the Participant or any claimant
2. The correctness of the information in the Proposal
3. The adequate substantiation of the claim
4. Ascertaining and agreement on the amount of compensation
5. The Proposal shall be incorporated in and be the basis of the Plan

This Plan shall not be in force unless the Certificate has been approved and signed by an Authorised Representative of the Company and attached to the Takaful Plan.

Part 4

Coverage

Section 1 - Personal Accident

In the event of Accidental Bodily Injury being sustained by a Participant during the Period of Takaful Protection, which shall result in death or disablement, the following benefits will be paid:

	Adult (SAR)	Child (SAR)
Accidental Death	300,000	60,000
Loss of two eyes, two limbs or one eye and one limb	300,000	60,000
Loss of one eye or one limb	150,000	30,000
Permanent Total Disablement	300,000	60,000

Conditions for the above benefits

- ▶ No benefit will be payable unless death or disablement occurs within twelve months of the date of injury
- ▶ Takaful Benefits 1-4 are not cumulative and only one benefit is payable not exceeding the maximum amount listed above
- ▶ Once a claim has been paid, the Company will not pay for any consequential disablement or loss arising out of the same event
- ▶ If at the time of accident, a Participant has already suffered the amputation or loss of or lost the use of a hand, arm, foot, leg or has lost the sight of one or both eyes, such loss shall not be included in assessing any benefit payable under this Plan

Section 2 - Medical and Other Expenses

Medical Expenses

The Company will pay up to SAR 300,000 if the Participant suffers Accidental Bodily Injury or Sickness outside the Kingdom of Saudi Arabia during the Period of Takaful Protection requiring urgent treatment. In such circumstances, the Company will indemnify the Participant for:

- ▶ Medical Treatment Expenses, additional accommodation and travelling expenses incurred outside the Kingdom of Saudi Arabia within 12 months of the date of the incident giving rise to the claim as a direct result of Accidental Bodily Injury sustained by or Sickness of the Participant occurring during the Period of Takaful Protection
- ▶ The reasonable additional travel and accommodation expenses incurred by family members or travelling companions when required on medical advice to remain or travel with a Participant who has been hospitalised or delayed on his Trip due to the serious medical condition, up to SAR 30,000 (out of the total medical expense of SAR 300,000)
- ▶ Children are entitled to an aggregate (all Participant Children inclusive) maximum benefit of SAR 300,000 only regardless of the number of children

Medical Expenses are not payable for:

- ▶ The treatment obtained in the Kingdom of Saudi Arabia or overseas once the Participant returns back to the Kingdom of Saudi Arabia
- ▶ For surgical and medical treatment which in the opinion of the Medical Practitioner treating the Participant can be reasonably delayed until the Participant's return to the Kingdom of Saudi Arabia
- ▶ For the additional cost of a single or private room at a Hospital or charges in respect of special or private nursing, cosmetic surgery, eyeglasses and refraction or hearing aids, and prescriptions thereof, except as necessitated by accidental injuries occurring during the Period of Takaful Protection

Additional Expenses**Repatriation of remains**

In the event of the Death of a Participant during a Trip, the Company will pay up to SAR 25,000 in respect of reasonable charges, for the transport of the body or ashes to the place of initial departure.

Funeral expenses

The Company will pay reasonable funeral expenses in the locality following the Accidental Death of the Participant up to SAR 5,000 provided that the expenses shall be paid directly to the legal heirs of the deceased (as any other beneficiary) and only upon receipt of satisfactory supporting documentation.

Emergency Medical Evacuation Expenses

For the benefit of the Participants the Company has arranged emergency evacuation support if, as a result of an Accidental Bodily Injury sustained or Sickness commencing during the Period of Takaful protection, it is judged medically necessary to move the Participant to another location for medical treatment, or to return the Participant to the Kingdom of Saudi Arabia. The service provider Worldwide Assistance will arrange the evacuation utilising the means best suited to do so, based on the medical severity of the Participant's condition. The Company shall pay directly for the covered expenses for such evacuation, up to a maximum SAR 300,000 per Participant. Children are entitled to an aggregate (all Participant Children inclusive) maximum cover of SAR 300,000 only, regardless of the number of the children.

The means of evacuation arranged by the service provider Worldwide Assistance may include air ambulance, surface ambulance, regular air transportation, railroad or any other appropriate means. All decisions as to the means of transportation and the final destination will be made by the service provider Worldwide Assistance and will be based solely upon medical necessity.

Covered expenses are expenses for services provided by Worldwide Assistance for the transportation, medical services and medical supplies incurred as a result of an emergency medical evacuation of a Participant. If an emergency medical evacuation is made, transportation and hotel accommodation expenses of the Participant's nearest relative will be covered, provided that such transportation and accommodation is arranged by the service provider Worldwide Assistance, up to the limit of the cover.

Exclusions under Medical Evacuation cover

- ▶ Any expenses incurred for services provided by another party for which the Participant is not liable, or any expenses already included in the cost of a scheduled Trip
- ▶ Any expenses for a service not approved and arranged by the service provider Worldwide Assistance. This exclusion shall, at the Company's discretion be waived if the Participant or his/her travelling companions cannot notify the service provider Worldwide Assistance during an emergency medical situation for reasons beyond their control. In any event, the Company reserves the right to reimburse the Participant only for those expenses incurred for services which the service provider Worldwide Assistance would have provided under the same circumstances and up to the limit of SAR 300,000 for emergency medical evacuation expenses should Worldwide Assistance have been properly notified

Part 5

Exclusions Applicable to all Sections

The Takaful Protection under this Plan does not cover the following:

1. Claims arising directly or indirectly as a result of:
 - ▶ Riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation or the act or order of any government or public or local authority
 - ▶ Chemical or biological weaponry or ionising or radioactive contamination
 - ▶ Suicide or attempted suicide, willfully self-inflicted injury, childbirth, pregnancy, miscarriage, insanity, alcoholism or the use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a registered Medical Practitioner but not for the treatment of drug addiction), self-exposure to needless perils (except in an attempt to save human life), venereal disease, AIDS or AIDS-related sickness
 - ▶ Engaging in:
 - a) Racing other than on foot
 - b) Deepwater diving (that is diving to a depth of greater than 40 metres)
 - c) Motor rallies and competitions
 - d) Professional sports or sports in return for income or remuneration
 - e) Aviation other than as a fare-paying passenger in a licensed aircraft operated by a recognised airline or air charter company which is duly licensed by the relevant authorities for the regular transportation of fare-paying passengers
2. Claims arising from incidents not notified in writing to the Company within 30 days of the end of the Period of Takaful Protection
3. Claims arising from illegal acts of a Participant or a Participant's executors or administrators, legal heirs or personal representatives
4. No benefit or expenses will be paid for any illness, sickness, disease or medical condition, which was in existence prior to the Period of Takaful Protection
5. This Takaful Protection does not cover claims arising directly or indirectly from, in respect of or due to an Act of Terrorism

Part 6

General Conditions Applicable to all Sections

The Plan Documents

This Plan is issued in consideration of the information provided by the Planholder and contained in the Takaful Certificate and the Planholder paying Contribution to the Takaful Fund when due.

Other Takaful Protection/Insurance

If the Participant is entitled to payment under any other Takaful Protection or insurance in circumstances where he/she would be entitled to coverage under this Plan, the Company will only be liable for amounts not recoverable from such other Takaful Protection, or insurance. This condition however will not apply for benefit under Part 3 Section 1 Personal Accident.

Payment of claims

Payment of any claim under this Plan is subject to the Definitions and all other Terms and Conditions of the Plan pertinent to the benefit.

Exposure

When by reason of an Accident a Participant is exposed to violent and severe or prolonged weather conditions and as a result of such exposure suffers death, such death shall be covered hereunder subject to the Definitions and all other Terms and Conditions of this Plan.

Contract: Changes

The entire contract between the parties will be constituted by this Plan, the application form, if any, and any endorsements and amendments. No change in the contract will be valid unless evidenced by endorsements or amendments.

Reasonable Care

The Participant must exercise reasonable care to prevent accidents, injury, and illness.

Mis-statement or Fraud

The Company has the right to repudiate any claim under this Plan if they find that the Plan has been obtained by providing incorrect information in the proposal form or any claim form under this Plan.

Mis-statement of Age

If the age of any Participant has been mis-stated, all amounts payable under this Plan shall be such as the Contribution paid would have purchased at the correct age and age falling within the eligibility criteria, otherwise if the correct age falls outside the criteria, the Plan would become invalid. No refund of any Contribution will be paid as a penalty for his/her mis-statement.

Hijack

Notwithstanding anything contained in General Exclusion 1a), in respect of hijack cover, where applicable, this Plan shall include accidents arising from the unlawful hijacking of any vessel, vehicle or aircraft on which the Participant is travelling as a bona fide passenger.

Cancellation

Each party of the plan may at any time during the period of protection cancel this plan by giving valid reasons and sending 30 days notice by registered letter to the other party at the last known address and in such case the Company will return a proportion of the Contribution corresponding to the unexpired period of protection for the plan holder.

By similar notice to the Company, the plan holder may at any time cancel this plan and in such case the company will return the Contribution less the customary short period Contribution for the time this plan has been in force. Such cancellation shall be without prejudice to any claim originating before the effective date of such cancellation of this plan.

Contribution Refund Table:

Contribution Covered (not exceeding)	Contribution Refund
4 months	50%
5 months	40%
6 months	30%
8 months	20%
Over 8 months	Nil

- ▶ In the event of the Contribution charged to the Planholder is not paid, this plan shall be deemed to have been void from the effective date of Takaful Protection
- ▶ To seek a refund you should not have used the Plan for visa purposes

Notice of Claim

Written notice of claim must be given to the Company immediately upon return and in any event within 30 days of the expiry of the Period of Takaful Protection (for single trip Plan) and the date of the accident (for the annual multi-trip Plan).

Failure to give notice in the time prescribed shall not invalidate a claim if it can be shown to the Company's satisfaction that notice had been provided as soon as was reasonably practicable, and in any event within 60 days from the date of the accident.

Any notice given to the Company by or on behalf of the claimant must identify the Planholder in order to be deemed notice.

Claim Documents

The Company, upon receiving a notice of claim, will acknowledge and ask the claimant to submit required documents in support of the claim.

Medical reports and all proofs of loss required by the Company shall be provided at the expense of the claimant and shall be in such form and of such nature as the Company may prescribe.

Proof of Claim

Written proof in support of a claim must be provided to the Company within 30 days from the receipt of the acknowledgement provided by the Company as above. Failure to provide such proof within such time shall not invalidate any claim if it was not reasonably practicable to give proof within such time, provided that such proof is furnished as soon as is reasonably practicable, and in any event no later than 180 days from the time such proof is otherwise required.

All claims must be submitted with comprehensive supporting information including as follow:

- ▶ In the case of Personal Accident (Bodily Injury):
Hospital and Physician's reports giving details of the nature of the loss and extent and period of disability, police reports where relevant and in the event of death, a copy of the Accidental Death certificate and the relevant coroner's report
- ▶ In the case of Medical and Other Expenses:

All receipts, ticket coupons, contracts or agreements relevant to the claim and if the claim were in respect of medical treatment, a full Physician's report stipulating:

- ▶ The diagnosis of the condition treated
- ▶ The date the disability commenced in the Physician's opinion and
- ▶ The Physician's summary of the course of treatment including medicines prescribed and services rendered

Physical Examination

The Company shall have the right and opportunity at its own expense to examine the Participant when and as often as it may reasonably require pending the outcome of a claim under this Plan. In the event of the Accidental Death of the Participant, the Company shall be entitled to have a Post-mortem examination carried out at its own expense, except when such examination is prohibited by law.

Payment of Benefit

Benefit payable under this Plan shall be paid to the Planholder or as otherwise directed in writing by the Planholder.

In the absence of any such written direction, any benefits unpaid at the time of the Participant's death shall be paid to the heirs of the Planholder. Any receipt which the Planholder, or any third party to whom the Planholder has directed that payment be made, may give to the Company for any benefit paid under this Plan shall be deemed a final and complete discharge of all liabilities of the Company. When paying the claim under this Plan, the Company may deduct all unpaid contributions from the claim amount.

Subrogation

The Planholder authorises the Company to proceed at its own expense in the name of the Planholder against third parties who may be responsible for an occurrence, giving rise to a claim under this Plan and the Company shall be entitled to any recovery in connection therewith.

Legal Action

No action shall be brought to recover on this Plan prior to the expiration of 60 days after written proof of claim has been filed in accordance with this Plan. All rights of recovery under this Plan shall lapse after a period of 180 days from the date of occurrence of any event that gives the Participant a right of recovery under this Plan.

Governing Law, Jurisdiction, and Arbitration

This Plan is subject to the exclusive jurisdiction of the Kingdom of Saudi Arabia and shall be governed in accordance with the laws of the Kingdom of Saudi Arabia including without limitations, the Insurance Regulations. If both parties agree to resolve the dispute arising under this Plan by arbitration, such arbitration shall be carried out in accordance with the laws and regulations of the Kingdom of Saudi Arabia which govern arbitration which will not conflict with Shariah.

Currency

Contribution and benefits payable under this Plan shall be paid in Saudi Riyals.

Gender

Unless the context otherwise requires, words and expressions importing the masculine gender also include the feminine and neuter genders. Further, words and expressions in the singular include the plural and vice versa.

Governing Language

The English translation is for reference purposes only. In the event of any inconsistency between the Arabic version and the English version, the Arabic version shall prevail.

Part 7**Place of Departure**

This Takaful protection is only valid for travel originating in the Kingdom of Saudi Arabia.

Part 8**Extension of Period of Takaful**

- ▶ The original Period of Takaful Protection will be automatically extended for a maximum of 10 days in the event that the Participant is unavoidably delayed in the course of his/her scheduled Trip as stipulated herein prior to departure
- ▶ Otherwise, upon request by the Planholder, the Period of Takaful protection may be extended subject to the following:
 - a) A written request of extension is received from the Planholder and the Plan is endorsed by the Company
 - b) The Plan has not expired at the time the request is made
 - c) After the extension, the Period of Takaful Protection does not exceed 180 days (90 days in respect of Participant aged 65 or above)
 - d) Payment of additional Contribution as prescribed by the Company

Part 9**Termination**

If the Contribution is not paid, this Plan shall be deemed to have been void from the effective Date specified in the Plan Certificate.