

Terms & Conditions of "Insurance Plus" Coverage for "Arabi Premium" Customers – Palestine

- The Insured: Arabi Premium Customers in Arab Bank Palestine wishing to be enrolled in "Insurance Plus" Coverage.
 - Insurance Coverage:
 1. Death due to accident or illness.
 2. Total permanent disability due to accident or illness.
 3. Passive WAR Risk (PWR) cover.
 - Minimum Age of insured: 18 years.
 - Maximum age of insured: 60 years for death and permanent total disability.
 - Sum Insured:
 - Insurance Plus – 1: 25,000 JD against a monthly fee of 3.5 JD.
 - Insurance Plus – 2: 50,000 JD against a monthly fee of 7 JD.
 - "Insurance Plus" will be automatically cancelled if fees were not collected in full for three consecutive months.
 - General exclusions:

Death exclusions:

 - Insured committed a criminal act.
 - Addiction to alcohol or drugs.
 - Atomic, biological or chemical contamination.
 - War, acts of aggression or warlike operations (whether war be declared or not) conflicts, civil commotions, uprisings and revolutions.
 - Any critical disease (cancer, malignant tumors, kidney failure, cirrhosis, heart failure, AIDS, strokes (subarachnoid and intracerebral hemorrhage) and multiple sclerosis) prior to enrollment in the insurance.
- Total and permanent disability exclusions:
- In addition to the above exclusions, no payment will be made if the total and permanent disability is directly caused by:
- Mental and psychological disorders.
 - Suicide or suicide attempt.
 - Insured engaged in any military operations.
 - HIV/AIDS.
 - Participation in any type of dangerous sports or competitions.
 - Aviation, gliding or any form of aerial flight other than as a passenger of a recognized airline or charter service.
 - Any pre-existing disability prior to enrollment in insurance.
- Notification of claims: within 30 days of the date of death/disability.

The insurance coverage is subject to the terms and conditions of the insurance contract signed between Arab Bank and the insurance company.