

**SCHEDULE**  
**Master Group Life Insurance Policy**

This Schedule forming part of the Policy No. 10/2005/H00136/NZ and its attached riders

Policy Number	: 10/2007/H00141/NZ
Policyholder	: M/S American University of Sharjah and/or subsidiary and/or related companies and/or joint venture companies and all parties for whom the Insured undertakes to their respective rights and interests.
Address	: P.O.Box 26666, Sharjah - U.A.E.
Name, Ages & Occupation of the Lives Insured	: As per attached census sheet provided by the policyholder from their official records.
Effective Date of Cover	: 1 <sup>ST</sup> June , 2007.
Mode of Payment	: Annually.
Premium Rate	: As Agreed.
Premium Due Dates	: 1 <sup>ST</sup> June each year.
Premium Rate Revision	: Annually, 12 months after the commencement date of Policy.
Riders Attached	: 1. Accidental Death Benefit. 2. Permanent Total / Partial Disability due to accident. 3. Permanent Total Disability due to sickness. 4. Permanent Partial Disability due to sickness. 5. Temporary Total Disability due to accident. 6. Temporary Total Disability due to sickness 7. Medical Expenses Benefit. 8. Repatriation Benefit.
Endorsement Attached	: 1. Long Term Agreement Clause 2. Arbitration Article
Age Limit	: 65 years for Staff. 70 years for staff.
Medical Requirements	: Health Questionnaire for any sum insured exceeding Dh 1,000,000/- for any insured . Such excess coverage will not become effective until the Insurance Company submits written notification to the Policyholder stipulating the effective date of approval and the agreed amount of excess coverage for the employee.

Dated at Sharjah this 04<sup>th</sup> day of July 2007

Checked by .....

**Life Manager**

Policy No: 10/2007/H00141/NZ

Effective Date of Rider:

01/06/2007

**ADDITIONAL ACCIDENTAL DEATH BENEFIT RIDER**Covering Death By Accidental Means  
as Herein Limited and ProvidedIssued By  
AL BUHAIRA INSURANCE COMPANY LIMITED  
SHARJAH. U.A.E.  
(Hereinafter called the Company)

1. This Rider is a part of the Policy to which it is attached and of the provisions of said policy and takes effect on the effective date shown above. The provisions of said Policy other than those relating to self destruction are hereby referred to and made part hereof, except that the provision of the Policy as to Incontestability shall not preclude the Company from requiring as a condition to recovery hereunder, due proof that death occurred through accidental means, within the terms of this Rider.
2. The Company will pay under this Rider, in addition to the amount payable under said policy, **a sum equal to the Principal Sum** stated in the Schedule of said Policy upon receipt, at the Home Office of the Company of due proof of death of the Life Insured as a direct result, independently and exclusively of all other causes, of bodily injury effected solely by external, violent and accidental means of which (except in the case of drowning or of internal injury revealed by autopsy) there is evidence of visible contusion or wound on the exterior of the body provided that death shall have occurred within ninety (90) days from date of such injuries; and
3. PROVIDED that "such injury" shall not to have occurred, directly or indirectly (a) as a result of self destruction or any attempt threat while sane or insane, or injuries intentionally inflicted by any person or persons or by the Life Insured upon himself; or as a result of disease or illness of any kind, or of physical or mental infirmity (b) as a result of war declared or undeclared, strikes, riots, insurrection or any act incident thereto or as a result of injuries contracted or sustained by the Life Insured while violating or attempting to violate the law, or in committing an assault, or resisting arrest, or participation in any brawl, or while under the influence of alcohol or drugs unless administered under the directions of a licenced physician (c) as a result of any poison, gas or fumes, voluntarily or involuntarily, accidentally or otherwise taken, administered, absorbed or inhaled (d) as a result of nuclear weapons or devices or chemical or biological agents (e) as a result of traveling in a submarine, or of travel or flight either as a passenger or otherwise in an airplane or in any other type of aircraft except as a fare paying passenger in an aircraft operated by a commercial passenger airline on a scheduled air service over an established passenger route (f) as a result of ptomaine's, or from bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound) (g) participating in any competition such as racing on wheels, diving, gliding or similar hazardous sport or competition (h) serving in any capacity in any Armed Forces whether in peace or war (i) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition (j) congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury (k) terrorism (l) kidnap and ransom (m) ship's crew and stevedores (n) injury or accident to professional divers (o) radioactive contamination .
4. LIMITATIONS : In case of death by an accident in respect of which compensation for Permanent Disablement under Permanent Total/Partial Disablement Benefit Rider has already been paid, the Company shall pay the difference between such compensation already paid and the compensation payable in case of death, if any.

IN WITNESS WHEREOF the Company has caused this Rider to be executed at its Home Office.

**LIFE MANAGER**

Policy No.: 10/2007/H00141/NZ

Effective date of Rider:

01/06/2007

**PERMANENT TOTAL/PARTIAL DISABILITY BENEFIT RIDER**

Covering loss of sight, Dismemberment or  
Disability caused by accidental means  
as Herein Limited and Provided

Issued By

AL BUHAIRA INSURANCE COMPANY LIMITED  
SHARJAH. U.A.E.  
(Hereinafter called the Company)

Brawl

This Rider is issued in conjunction with but does not form a part of the Policy to which it is attached and takes effect on the effective date shown above and shall be renewed from term to term with the consent of the Company.

If the Life Assured shall sustain accidental bodily injury effected directly and independently of all other causes through external, violent and accidental means of which, there is evidence of a visible contusion or wound on the exterior of the body (hereinafter referred to as "such injury") is the direct cause of any loss shown in the following Schedule of Losses and Benefits, and if such loss occurs on or within the 90 day period immediately following the date such injury was sustained, the Company on receipt and approval of proofs will pay, subject to the provisions, conditions and limitations contained herein and in the policy or which may be endorsed hereon, the amount provided for such loss, in accordance with the Accidental Death Benefit and the Schedule of Losses and Benefits according to the following scale.

**SCHEDULE OF DISSABILITY AND BENEFITS**

## Permanent Total Disablement

## Percentage of Life Benefit payable

Loss of sight of both eyes.....	100%
Complete Paralysis.....	100%
Loss of both arms or both hands.....	100%
Complete deafness of both ears, of traumatic origin.....	100%
Removal of the lower jaw.....	100%
Loss of speech.....	100%
Loss of one arm and one leg.....	100%
Loss of one arm and one foot.....	100%
Loss of one hand and one foot.....	100%
Loss of one hand and one leg.....	100%
Loss of both legs.....	100%
Loss of both feet.....	100%

## Permanent Partial Disablement

Head

Loss of osseous substance of the skull in all its thickness	
surface of at least 6 sq.cm. ....	40%
surface of 3 to 6 sq.cm. ....	20%
surface of less than 3 sq.cm. ....	10%
Partial removal of the lower jaw, rising section in its	
entirety or half of the maxillary bone .....	40%
Loss of one eye .....	40%
Complete deafness of one ear .....	30%

Upper Limbs

	<b>Right</b>	<b>Left</b>
Loss of one arm or one hand .....	60%	50%
Considerable loss of osseous substance of the arm		
( definite and incurable lesion ) .....	50%	40%
Total paralysis of the upper limb		
( incurable lesion of the nerves ) .....	65%	55%
Elbow ankylosis in unfavourable position .....	40%	35%
Total loss of thumb .....	20%	15%
Partial loss of thumb ( unguial phalanx ) .....	10%	5%
Total amputation of forefinger .....	15%	10%
Amputation of two phalanges of forefinger .....	10%	8%
Amputation of the unguial phalanx of forefinger .....	5%	3%
Simultaneous amputation of thumb and forefinger.....	35%	25%
Amputation of thumb and a finger other than forefinger.....	25%	20%
Amputation of two fingers other than thumb and forefinger .....	12%	8%
Amputation of three fingers other than thumb and forefinger .....	20%	15%
Amputation of four fingers including thumb .....	45%	40%
Amputation of four fingers excluding thumb .....	40%	35%
Amputation of median finger .....	10%	8%
Amputation of a finger other than thumb, forefinger and median .....	7%	3%

Lower Limbs

Amputation of thigh ( upper half ) .....	60%
Amputation of thigh ( lower half ) and leg .....	50%
Total loss of foot ( tibio-tarsal disarticulation ) .....	45%
Partial loss of foot ( sub-ankle-bone disarticulation ) .....	40%
Partial loss of foot ( medio-tarsal disarticulation ) .....	35%
Partial loss of foot ( tarso-metatarsal disarticulation ) .....	30%
Total amputation of all the toes .....	25%
Amputation of four toes including big toe .....	20%
Amputation of four toes .....	10%
Anchylosis of the big toe .....	10%
Amputation of two toes .....	5%
Amputation of one toe other than the big toe .....	3%

Permanent Disabilities of any part not mentioned above shall be compensated in accordance with their seriousness as compared with that of those mentioned, the occupation of the employee not being taken into consideration.

The Partial or Total “functional” disablement, not specifically dealt with in the schedule of permanent disabilities, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

The total compensation payable in respect of several disablements due to the same accident is arrived at by adding together the various sums, but shall not exceed the relative benefit specified in the Schedule of the Policy.

If the Insured Person is left-handed and has specifically mentioned this on the proposal form the percentages set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

The accident occurs prior to the attainment by the Member of age 70 for Faculty and 65 for staff.

Acceptance by the company of a 100% claim under this endorsement will automatically terminate the benefits applying under any other Endorsement to the policy in respect of the Member.

Any Subsequent claim made under any Accidental Death Rider or Permanent Total Disability Rider to the Policy in respect of Death or Disability arising from the same accident as gives rise to the claim under this Rider and under any Temporary Total Disability Rider the combined payment shall not exceed the sum insured under this policy.

In case of Permanent Total and Permanent Partial Disablement due to accident in respect of which Weekly Indemnity under Temporary Total Disability Benefit Rider has already been paid, the Company shall pay the difference between such Weekly Indemnity already paid and the compensation payable in case of Permanent Total and Permanent Partial Disablement, if any.

PROVIDED that “such injury” shall not to have occurred, directly or indirectly (a) as a result of self destruction or any attempt while sane or insane, or injuries intentionally inflicted by any person or persons or by the Life Insured upon himself; or as a result of disease or illness of any kind, or of physical or mental infirmity (b) as a result of war declared or undeclared, strikes, riots, insurrection or any act incident thereto or as a result of injuries contracted or sustained by the Life Insured while violating or attempting to violate the law, or in committing an assault, or resisting arrest, or participation in any brawl, or while under the influence of alcohol or drugs unless administered under the directions of a licensed physician (c) as a result of any poison, gas or fumes, voluntarily or involuntarily, accidentally or otherwise taken, administrated, absorbed or inhaled (d) as a result of nuclear weapons or devices or chemical or biological agents (e) as a result of traveling in a submarine, or of travel or flight either as a passenger or otherwise in an airplane or in any other type of aircraft except as a fare paying passenger in an aircraft operated by a commercial passenger airline on a scheduled air service over an established passenger route (f) as a result of ptomaine’s, or from bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound) (g) participating in any competition such as racing on wheels, diving, gliding or similar hazardous sport or competition (h) serving in any capacity in any Armed Forces whether in peace or war (i) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition (j) Congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury (k) terrorism (l) kidnap and ransom (m) ship’s crew and stevedores (n) injury or accident to professional divers (o) radioactive contamination.

IN WITNESS WHEREOF the Company has caused this Rider to be executed at its Home Office.

**LIFE MANAGER**

Policy No.: 10/2007/H00141/NZ

Effective Date of Rider:

01/06/2007

**PERMANENT TOTAL DISABILITY (SICKNESS) BENEFIT RIDER**

Issued By

AL-BUHAIRA NATIONAL INSURANCE CO.  
SHARJAH. U.A.E.  
(Hereinafter called the Company)

It is hereby declared that in the event of a Member being totally and permanently disabled through sickness, to the extent of being unable ever again to follow his own occupation or any other comparable occupation for which he is reasonably fitted by reason of training, education or experience the company shall, following 12 months continuous disability as herein defined, pay the sum insured equivalent to two times the basic life sum insured under this policy, provided that:

1. The Policy is in force and the disabled life is a Scheme Member on the date he first becomes disabled.
2. The first day of disability occurs prior to the attainment by the Member of age 70 for faculty and 65 for staff.
3. The disability results solely and directly from sickness and independently of bodily injury arising from external, violent, visible and accidental means.
4. Acceptance by the Company of a claim under this Rider will automatically terminate the life insurance cover in the Policy and all benefits applying under any other Endorsement thereto in respect of the Member.
5. If the Member qualifies for payment under this Rider and under any Permanent Partial Disability Endorsement the Total payment shall not exceed the greater sum insured under the Riders. Any payment made under this Rider will be reduced by the sum of Total Temporary Disability benefit payments already made.

This Rider is subject to the special conditions in the Schedule of exclusions applying to this Rider.

IN WITNESS WHEREOF the Company has caused this Rider to be executed at its Home Office.

**LIFE MANAGER**

**Schedule of exclusions applying to Permanent Total Disability due to Sickness Benefit**

Notwithstanding anything contained in any of the Endorsements attached to the Policy, no benefit will be payable under any of those Endorsements if death or disability occurs either directly or indirectly as a result of any of the following causes:

1. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.
2. Attempted suicide or self-inflicted injury whilst sane or insane.
3. Any breach of law by the Member or any assault provoked by him.
4. Being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
5. Aviation gliding or any other form of flight other than as a fare paying passenger of a recognized airline or charter service.
6. Participation in, or training for, any hazardous sport or competition or riding or driving in any form of race or competition.
7. Involvement in any underwater activity.
8. Injury caused by nuclear fission, nuclear fusion or radioactive contamination.
9. Serving in any capacity for any Navy, Army or Air force.
10. Mental illness or disease.
11. Pregnancy, childbirth or abortion or any complications arising there from.
12. Any disease or medical impairment from which the insured was suffering or had a serious past history at the commencement of the cover or his date of entry if later.
13. Infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition.
14. Terrorism, kidnap and ransom
15. Ship's crew and stevedores, Injury or accident to professional divers
16. Radioactive contamination.

Policy No.: **10/2007/H00141/NZ**

Effective Date of Rider:

**01/06/2007**

**PERMANENT PARTIAL DISABILITY (SICKNESS) BENEFIT RIDER**  
Covering an Indemnity equal to the percentage of Life Insurance Amount  
in the event of Permanent Partial Disability due to Sickness  
as Herein Limited and Provided

Issued By

AL-BUHAIRA NATIONAL INSURANCE CO.  
SHARJAH. U.A.E.  
(Hereinafter called the Company)

This Rider is a part of the Policy to which it is attached and takes effect on the effective date shown above.

It is hereby declared that in the event of a Member suffering, as the result of sickness, the loss by physical separation or the total loss of use of any limb or the total and irrecoverable loss of sight as set out in the attached scale, the Company shall pay the respective percentage of two times the sum insured, provided that:

1. The Policy is in force and the disabled life is a Scheme Member on the date he first becomes disabled.
2. The first day of disability occurs prior to the attainment by the Member of age 70 for faculty and 65 for staff.
3. The disability results solely and directly from sickness, and independently of bodily injury arising from external violent, visible and accidental means.
4. Acceptance by the Company of a 100% claim under this endorsement will automatically terminate the benefits applying under any other Endorsement to the Policy in respect of the Member.

Any subsequent claim made under any Permanent Total Disability Endorsement to the Policy in respect of disability arising from the same sickness as gives rise to the claim under this Endorsement will be reduced by any amount already paid hereunder. If the Member qualifies for payment under this Endorsement and under any Temporary Total Disability Endorsement the combined payment shall not exceed the sum insured under this Endorsement.

5. In no circumstances will the total amount payable under this benefit in respect of any one Member exceed 100% of the sum insured, whether as a result of one sickness or a number of sicknesses.

This Endorsement is subject to the special conditions in the Schedule of exclusions applying to ancillary benefits.

IN WITNESS WHEREOF the Company has caused this Rider to be executed at its Home Office.

**LIFE MANAGER**

**Continental Scale – Permanent Partial Disability Due to Sickness**

- Total and irrecoverable loss of sight of both eyes	100%
- Loss of both hands	100%
- Loss of both feet	100%
- Loss of one hand and sight of one eye	100%
- Loss of one foot and sight of one eye	100%
- Loss of one hand and one foot	100%
- Loss of one hand	50%
- Loss of one foot	50%
- Loss of sight of one eye	50%

**Schedule of exclusions applying to Permanent Partial Disability due to Sickness Benefit**

Notwithstanding anything contained in any of the Endorsements attached to the Policy, no benefit will be payable under any of those Endorsements if death or disability occurs either directly or indirectly as a result of any of the following causes:

1. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.
2. Attempted suicide or self-inflicted injury whilst sane or insane.
3. Any breach of law by the Member or any assault provoked by him.
4. Being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
5. Aviation gliding or any other form of flight other than as a fare paying passenger of a recognized airline or charter service.
6. Participation in, or training for, any hazardous sport or competition or riding or driving in any form of race or competition.
7. Involvement in any underwater activity.
8. Injury caused by nuclear fission, nuclear fusion or radioactive contamination.
9. Serving in any capacity for any Navy, Army or Air force.
10. Mental illness or disease.
11. Pregnancy, childbirth or abortion or any complications arising there from.
12. Any disease or medical impairment from which the insured was suffering or had a serious past history at the commencement of the cover or his date of entry if later.
13. Infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition.
14. Terrorism, kidnap and ransom
15. Ship's crew and stevedores, Injury or accident to professional divers
16. Radioactive contamination

Policy No: 10/2007/H00141/NZ

Effective Date of Rider:

01/06/2007

**TEMPORARY TOTAL DISABILITY BENEFIT RIDER**  
due to Accidental Means as Herein Limited and Provided

Issued by

AL-BUHAIRA NATIONAL INSURANCE  
CO.

SHARJAH. U.A.E.

(Hereinafter called the Company)

1. This Rider is a part of the Policy to which it is attached and of the provisions of said policy and takes effect on the effective date shown above.
2. If a Life Insured shall sustain bodily injury effected directly and independently of all other causes through external, violent and accidental means of which, there is evidence of a visible contusion or wound on the exterior of the body (hereinafter referred to as "such injury") and as a direct result of which the Life Insured within ninety (90) days after the occurrence of the accident is Temporarily, Totally and Continuously disabled and prevented from performing any and every duty pertaining to his occupation and is under the regular care and attendance of a legally qualified and Registered Physician or Surgeon, other than himself, the Company during such disability and on receipt and approval of proofs, subject to the provisions, conditions and limitations contained herein and in the policy or which may be endorsed hereon, will pay weekly indemnity at the rate of 100% of the declared salary per week provided that the total of the period for which weekly indemnities may be paid shall not exceed ( 52 ) weeks in respect of any one accident but not calculated from the date thereof. Weekly indemnities shall not be payable for injuries for which compensation is payable under Group Detailed Dismemberment Benefit Rider **and disability for the first 30 days shall not be identifiable.**
3. PROVIDED that "such injury" shall not to have occurred, directly or indirectly (a) as a result of self destruction or any attempt threat while sane or insane, or injuries intentionally inflicted by any person or persons or by the Life Insured upon himself; or as a result of disease or illness of any kind, or of physical or mental infirmity (b) as a result of war declared or undeclared, strikes, riots, insurrection or any act incident thereto or as a result of injuries contracted or sustained by the Life Insured while violating or attempting to violate the law, or in committing an assault, or resisting arrest, or participation in any brawl, or while under the influence of alcohol or drugs unless administered under the directions of a licenced physician (c) as a result of any poison, gas or fumes, voluntarily or involuntarily, accidentally or otherwise taken, administrated, absorbed or inhaled (d) as a result of nuclear weapons or devices or chemical or biological agents (e) as a result of traveling in a submarine, or of travel or flight either as a passenger or otherwise in an airplane or in any other type of aircraft except as a fare paying passenger in an aircraft operated by a commercial passenger airline on a scheduled air service over an established passenger route (f) as a result of ptomaine's, or from bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound) (g) participating in any competition such as racing on wheels, diving, gliding or similar hazardous sport or competition (h) serving in any capacity in any Armed Forces whether in peace or war (i) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition (j) congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury (k) terrorism (l) kidnap and ransom (m) ship's crew and stevedores (n) injury or accident to professional divers (o) radioactive contamination .

IN WITNESS WHEREOF the Company has caused this Rider to be executed at its Home Office.

**LIFE MANAGER**

Policy No: 10/2007/H00141/NZ

Effective Date of Rider:

01/06/2007

**TEMPORARY TOTAL DISABILITY (SICKNESS) BENEFIT  
RIDER**

Covering a Monthly Indemnity equal to 100% of the monthly salary  
in the event of Total Disability due to Sickness as Herein Limited and Provided.

Issued by

AL- BUHAIRA NATIONAL INSURANCE CO.  
SHARJAH-U.A.E. (Hereinafter called the company)

It is hereby declared and agreed that in the event of a member being totally unable to follow his normal occupation as a result of being continuously and totally disabled by reason of sickness, the company shall pay a benefit of 100% of the weekly pre-disability earnings of the member for as long as such disability continues. The payment of benefit shall not in any event continue for more than 52 consecutive weeks and shall not commence until 30 days after the disability occurs. No payment will be made retrospectively in respect of this period.

Benefit is payable provided that;

1. The policy is in force and the disabled life is a scheme Member on the date when he first becomes disabled.
2. The first day of disability occurs prior to the attainment by the Member of age 70 for faculty and 65 for staff.
3. The disability results solely and directly from sickness and independently of bodily injury arising from external, violent, visible, and accidental means.
4. If the member qualifies for payment under this endorsement and the Permanent Total Disability and/or Permanent Partial Disability endorsements the total payment shall not exceed the greatest sum insured under any one of the endorsements.

This Endorsement is subject to the special conditions contained in the schedule of exclusions applying to ancillary benefits

**LIFE MANAGER**

## Schedule of exclusions applying to Temporary Total Disability due to Sickness

### Benefit

Notwithstanding anything contained in any of the Endorsements attached to the Policy, no benefit will be payable under any of those Endorsements if death or disability occurs either directly or indirectly as a result of any of the following causes:

1. War, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connection with any organization actively directed towards the overthrow by force of any Government or to the influencing of it by terrorism or violence.
2. Attempted suicide or self-inflicted injury whilst sane or insane.
3. Any breach of law by the Member or any assault provoked by him.
4. Being under the influence of alcohol or drugs other than in accordance with the directions of a registered medical practitioner.
5. Aviation gliding or any other form of flight other than as a fare paying passenger of a recognized airline or charter service.
6. Participation in, or training for, any hazardous sport or competition or riding or driving in any form of race or competition.
7. Involvement in any underwater activity.
8. Injury caused by nuclear fission, nuclear fusion or radioactive contamination.
9. Serving in any capacity for any Navy, Army or Air force.
10. Mental illness or disease.
11. Pregnancy, childbirth or abortion or any complications arising there from.
12. Any disease or medical impairment from which the insured was suffering or had a serious past history at the commencement of the cover or his date of entry if later.
13. Infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition.
14. Terrorism, kidnap and ransom
15. Ship's crew and stevedores, Injury or accident to professional divers
16. Radioactive contamination.

Policy No.: 10/2007/H00141/NZ

Effective Date of Rider:

01/06/2007

**MEDICAL EXPENSES BENEFIT RIDER**

caused by accidental means  
as Herein Limited and Provided

Issued By

AL BUHAIRA INSURANCE COMPANY LIMITED

SHARJAH. U.A.E.

(Hereinafter called the Company)

In the event of an employee requiring medical attention or treatment as a result of an accident the Company shall pay all reasonable and customary charges in respect of such attention or treatment provided the treatment is confined to Government Hospitals /Clinics assigned by ABNIC

The said expenses must be incurred within the U.A.E. unless otherwise specifically advised by a specialist employed by the U.A.E. Government.

The Policy is in force and the affected life is a Scheme Member on the date of the event resulting in the claim.

The accident occurs prior to the attainment by the employee of age 70 for faculty and 65 for staff.

The medical expenses arise within 90 days, from bodily injury occurring solely, directly and independently of all other causes as a result of external, violent, visible and accidental means.

In any event the total amount payable under this Rider shall be limited to a maximum of Dh 10,000/- per Scheme Member in any one Policy year.

PROVIDED that "such injury" shall not to have occurred, directly or indirectly (a) as a result of self destruction or any attempt threat while sane or insane, or injuries intentionally inflicted by any person or persons or by the Life Inured upon himself; or as a result of disease or illness of any kind, or of physical or mental infirmity (b) as a result of war declared or undeclared, strikes, riots, insurrection or any act incident thereto or as a result of injuries contracted or sustained by the Life Insured while violating or attempting to violate the law, or in committing an assault, or resisting arrest, or participation in any brawl, or while under the influence of alcohol or drugs unless administered under the directions of a licenced physician (c) as a result of any poison, gas or fumes, voluntarily or involuntarily, accidentally or otherwise taken, administrated, absorbed or inhaled (d) as a result of nuclear weapons or devices or chemical or biological agents (e) as a result of traveling in a submarine, or of travel or flight either as a passenger or otherwise in an airplane or in any other type of aircraft except as a fare paying passenger in an aircraft operated by a commercial passenger airline on a scheduled air service over an established passenger route (f) as a result of ptomaine's, or from bacterial infection (except pyogenic infection which shall occur with and through an accidental cut or wound) (g) participating in any competition such as racing on wheels, diving, gliding or similar hazardous sport or competition (h) serving in any capacity in any Armed Forces whether in peace or war (i) infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition (j) congenital anomalies and conditions arising out of or resulting there from, hernia or dental treatment except to sound natural teeth as occasioned by injury (k) terrorism (l) kidnap and ransom (m) ship's crew and stevedores (n) injury or accident to professional divers (o) radioactive contamination .

LIFE MANAGER

Policy No.: **10/2007/H00141/NZ**

Effective Date of Rider:

**01/06/2007**

**REPATRIATION EXPENSES**

as Herein Limited and Provided

Issued By

AL BUHAIRA INSURANCE COMPANY LIMITED  
SHARJAH. U.A.E.  
(Hereinafter called the Company)

It is hereby declared and agreed that in the event of death of an insured person, this policy is extended to compensate reasonable and customary expenses actually paid, but not to exceed Dh 10,000/- each insured person for repatriating his/her body to the country of origin if the death occurs at a place other than the country of origin

IN WITNESS WHEREOF the Company has caused this Rider to be executed at its Home Office.

**LIFE MANAGER**

**ENDORSEMENT NO.1**  
**ATTACHING TO AND FORMING PART OF**  
**POLICY NO. 10/2007/H00141/NZ**

**Long Term Agreement Clause**

It is hereby declared and agreed that the premium for this policy has been worked out in consideration of Insured's agreement to renew this Insurance for a period of two years from 01/06/2007 to 31/08/2008 and to pay the premium annually in advance, provided, however that:

1. The premium may be changed at any time to correspond with the actual number of insured persons due to addition or deletion of scheme members.
2. This undertaking shall be held to apply to any Policy or Policies issued in substitution hereof.
3. The premium rates shall remain unchanged during the above stated period but will be subject to annual review if:
  - The loss ratio exceeds 70% at any anniversary.
  - There is a reduction in reinsurance capacity.
4. At any renewal date the Company may require revised terms or conditions and if the Insured does not accept such terms or conditions, the agreement set out in this clause shall lapse.
5. The Company shall be under no obligation to accept an offer of renewal made under this agreement.

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

**LIFE MANAGER**

**ENDORSEMENT NO.2**  
**ATTACHING TO AND FORMING PART OF**  
**POLICY NO. 10/2007/H00141/NZ**

**ARBITRATION ARTICLE**

Any differences arising between the Policyholder and the Company in respect of this Policy and/or any Riders attached hereto shall be brought, for the purposes of arbitration, before a competent court of arbitration in accordance with the rules and regulations of Sharjah Chamber of Commerce and Industry.

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

**LIFE MANAGER**

## **GENERAL PROVISIONS**

### **Article 1**

CONTRACT : This Policy, the Rider (s) if any and the Application therefore as well as the duly attached Census Sheet shall constitute the entire contract between the parties. All statements made by the Policy Holder or made by a Life Insured shall, in the absence of fraud, be deemed representations and not warranties. No such statement shall void this policy or be used in defense of a claim hereunder, unless such statement is given in writing.

Special Provisions shall be valid only when endorsed on this Policy or confirmed in writing by the Company.

The policy may be amended at any time, without the consent of the persons insured hereunder or any other person having a beneficial interest therein, upon written request made by the Policyholder and agreed to by the Insurance Company, but any amendment shall be without prejudice to any claim arising prior to the date of the change.

No other but only a duly authorized officer of the Company has the power on behalf of the Company to make, alter or amend this Policy, to waive any conditions or restrictions contained herein, to extend the time of paying a premium or to bind the Insurance Company by making any promise or representation. No change in this Policy shall be valid unless evidenced by an endorsement hereon signed by an authorized officer of the Company.

It is agreed that this Policy shall be interpreted in accordance with and governed by U.A.E. laws.

All benefits under this Policy are payable at the Head Office of the Company situated at Sharjah, UAE

### **Article 2**

INCONTESTABILITY : This Policy shall be incontestable except for non payment of premium and misstatement of age and non disclosure of health information whenever required.

### **Article 3**

LIVES INSURED : The persons to be insured under this Policy are such persons as described or defined in the Policy SCHEDULE, on whose death the Policy Holder is liable to pay a death benefit in accordance with the rules and conditions of the scheme or arrangements as stated in the said SCHEDULE. It is a condition of the continuance of the policy that each such person shall be insured hereunder for an amount neither more nor less than the death benefit which the Policy Holder is liable to pay and that no other persons shall be insured hereunder unless with the consent of the Company.

### **Article 4**

ELIGIBILITY : Employee shall be deemed to refer and restricted to any regular, full-time, permanent Employee of the Policyholder who is regularly working in an established job for the Policyholder in the U.A.E. and has completed 30 days of continuous employment with the Policyholder.

- i. Non Contributory Plan : Each and every employee eligible under the Policy shall become insured on the date he becomes eligible, provided that, (a) in any instance when the Employee is not actively at work on a full-time basis on the date he would become insured or entitled to an increase in the sum insured in accordance with the provisions, the commencement of the Employee's insurance or increase of sum insured shall be deferred until after 15 days return to active, full -time work, (b) the policy delivered to and approved in writing by the Policy Owner.
- ii. Contributory Plan : Each employee eligible for insurance under the Policy who makes written request to the Policyholder, on a form approved by the Insurance Company, to participate in the Insurance Premium and who agrees to make the required contributions, shall become insured subject to Company's provisions and written approval.

The classes of Lives Insured eligible for insurance shall comprise of those who have not reached their 70<sup>th</sup> birthday for faculty and 65<sup>th</sup> for staff, and are actually at work on the effective date of the Policy. New persons joining the Scheme and who have not reached their 70<sup>th</sup> birthday for faculty and 65<sup>th</sup> for staff shall become eligible on completion of 30 days of continuous employment with the Policyholder on a full time basis.

Any application which the Company declines to accept at the ordinary rates of premium may be accepted on such special terms and conditions as the Company and the Policyholder may agree.

#### **Article 5**

INFORMATION ABOUT LIVES INSURED : On or before the Effective Date of the Policy and each Premium Payment Date, the Policyholder shall notify the Company in writing of all persons eligible to become members of the Scheme as from that date and of all increases or decreases in the sums insured taking effect from that date.

No insurance shall be granted for a member of the scheme or for an increase in a sum insured for which no information has been notified as aforesaid.

#### **Article 6**

REGISTER OF LIVES INSURED : The Company shall prepare and maintain a Register of Lives Insured containing details of the name, sex and date of birth of each Life Insured, the amount for which he is insured together with the effective date of his insurance, the date of termination of his insurance and any special conditions applicable to his insurance. The Register shall be deemed to be incorporated in and to form part of this Policy. The Register shall be open to inspection by the Policyholder or his authorized representative at the Head Office of the Company at any reasonable time.

#### **Article 7**

PREMIUMS : Premiums are payable periodically as agreed by the Policyholder to the Company in advance. The first Aggregate Premium is due on the effective date of the Policy and each subsequent premium is due on each renewal date thereafter as specified in the Policy SCHEDULE of the Group Policy. The mode of payment may be changed with appropriate adjustment to provide for payment Annually, Semi-annually, Quarterly or Monthly. Provided that where premiums are payable other than annual and a death claim arises during a policy year, the Company shall charge the Policy Holder the outstanding premium amount payable for the remainder of the policy year with respect to the deceased live assured.

The premium due under the Group Policy on each Premium Due Date shall be the sum of the Premium Charges for the insurance provided herein and the Rider (s) if any, attached hereto.

The Premium charges for the insurance under the Policy and Riders shall be based upon the total Sum Insured on the Due Date and the effective rates set forth by the Company for this Policy and Rider (s). All premiums are payable on their due dates at the Head Office of the Company.

A default in Premium payment occurs upon non payment of any premium on its due date. If any premium in default is not paid by the end of the grace period, this Policy shall lapse and the liability of the Company there under shall terminate as of the due date of the Premium in default in accordance with the provisions of Article 9.

### **Article 8**

**PREMIUMS FOR CHANGES IN INSURANCE :** The premium for changes in insurance becoming effective during the Premium paying period shall be charged/credited for the remaining policy months of the premium paying period. The Premium for additional or increased insurance shall be charged from the first day of the policy month concerned while reduced premium for insurance discontinuing shall be credited from the first day of the policy month following the month such discontinuance occurred.

Payment of any balance due or credited on account of the premium adjustment due to changes in insurance by reason of additions, increases and terminations will be due when notified in writing by the Company to the Policyholder.

### **Article 9**

**GRACE PERIOD FOR PAYMENT OF PREMIUMS AND TERMINATION OF POLICY :** A grace period of thirty-one days, without interest charge will be allowed for the payment of the premium due under the Group Policy on any due date except the first premium. If any premium is not paid before the expiration of the grace period, the Group Policy shall terminate at the end of such grace period, except that if the policy-holder makes written request in advance for termination of the group policy to take effect at any time from the end of the period for which premiums have been paid to the end of the grace period, the Group Policy shall terminate on the date requested. If the Group Policy terminates during or at the end of the grace period, the Policyholder shall be liable to the Insurer for the payment of a pro-rata premium for the time the Policy was in force during such grace period.

### **Article 10**

**CURRENCY :** All payments by the Insurance Company under the Policy shall be made in the same currency as that in which premiums were received by the Insurance Company with respect to the insurance hereunder of the Insured, unless otherwise arranged by mutual agreement between the Policyholder and the Insurance Company.

### **Article 11**

**NON PARTICIPATION :** The Policy shall not participate in the earnings of the Insurance Company.

### **Article 12**

**COMMENCEMENT OF INSURANCE :** The insurance granted under this Policy in respect of a Life Insured shall commence on the date on which he first becomes eligible to join the Scheme according to Article 4.

**Article 13**

TERMINATION OF INSURANCE : The insurance granted under this Policy in respect of a Life Insured shall terminate on the earliest of the following dates :

- (a) The date on which the Life Insured reaches the age of 70 for faculty and 65 for staff (receiving premium does not constitute a waiver. Credit of premium- if any – will be done on next Due Date);
- (b) The date on which the Life Insured leaves the group or otherwise ceases to be eligible for membership of the scheme;
- (c) The date on which premium in respect of the Life Insured ceases to be paid,
- (d) The policy terminates.

The unearned premium for any member who becomes un eligible for insurance shall be credited to the policyholders account on next Due Date (failing to issue a credit note does not constitute a waiver).

Termination of Employment shall, for all purposes of this Policy, be deemed to occur when the life insured ceases to be actively engaged in work on a full time basis with the Policyholder. However, a Life Insured who is disabled, granted a leave of absence, temporarily laid off or placed on a part-time employment basis will nevertheless be considered as still employed on a full-time basis until the Policyholder, acting on a basis precluding individual selection, terminates the Life Insured's insurance by notifying the Insurance Company to that effect or by discontinuing premium payments for his insurance, but in no event shall the insurance of any such Employee be continued beyond the end of the policy month following the policy month during which such disability, leave of absence, lay-off or part-time employment commences.

**Article 14**

MISSTATEMENT : If the date of birth notified to the Company in respect of any Life Insured proves to be incorrect no greater benefit shall be payable by the Company than that which would have been secured pro-rata by the premiums paid in respect of such Life Insured had the date of birth been correctly stated at the outset. In the event that the age of any Life Insured has been understated and it actually exceeds the Age of 70 for faculty and 65 for staff, the Company shall not be liable to pay any benefit or a part thereof.

**Article 15**

NOTICE OF CLAIM : Notice of any claim under this Policy together with such proof as the Company may require shall be given by the Policyholder to the Company at its Head Office as soon as practicable but in any event within one calendar month after the date of loss.

PROOF OF LOSS : The Insurance Company, upon receipt of such notice, will furnish forms for filing proof of loss. The forms must be completed and returned to the Insurance Company within ninety (90) days after the date of the loss for which claim is made. Failure to furnish notice or proof of loss within the time limits required above shall not invalidate or reduce any claim if it shall be shown not to have been reasonably possible to give such notice or proof and that notice and proof were given as soon as was reasonably possible and within the time bar permitted in accordance with U.A.E. Law. The Insurance Company shall have the right through its medical representative to examine the person of the insured when and so often as it may reasonably require during the pendency of a claim hereunder and, in case of death, to investigate the circumstances of death, to examine the body and unless prohibited by law.

Legal Action : No action at law or in equity shall be brought to recover under this Policy prior to the expiration of sixty (60) days after proof of claim has been furnished in accordance with the requirements of the Policy, nor shall any such action be brought at all unless commenced within two years from the expiration of the time within which proof of claim is required hereby.

**Article 16**

POLICY OWNER : It is agreed and understood that the Policyholder is the Owner of the Policy and all claims, if any, will be paid by the Company to the Policyholder who will be responsible for reimbursing

the claims paid by the Company to the Beneficiaries of the Lives Insured. The Policyholder shall indemnify and hold the Company harmless in case of any claim against the Company from Beneficiaries of the Lives Insured.

### **Article 17**

**EXCLUSIONS** : No Sum Insured hereunder on a person's life shall be payable by the Company if the death of that Life Insured should result directly or indirectly from :

- War, whether declared or not, from warlike action, civil war, insurrection, riot, civil commotion or other acts of violence origination from any political or civil unrest:
- Engaging in aviation other than as a fare-paying passenger on a regular route of a recognized airline.
- Suicide whether sane or insane, within two years after the date on which the insurance of that Life Insured first commenced;
- In the event of Insured's death caused by an opportunistic infection, a malignant neoplasm or suicide, if at the time of such death there is present in the subject an Acquired Immune Deficiency Syndrome. The term "Acquired Immune Deficiency Syndrome" shall have the meanings assigned to it by the World Health Organization. The Acquired Immune Deficiency Syndrome shall include HIV (Human Immune Deficiency Virus) unless caused by blood transfusion following an accident or surgery.

### **Article 18**

**AMENDMENT OR TERMINATION OF CONTRACT** : The Company may at anytime after the first Policy anniversary, by giving Ninety days advance notice in writing to the Policyholder :

- (a) Amend the terms of this Policy;
- (b) Amend the Table of Premium Rates, or
- (c) Terminate the Policy.

*All Riders shall terminate upon termination of the Policy.*

### **Article 19**

**RENEWAL AND REINSTATEMENT** : Subject to the provisions of these General Conditions this Policy shall continue for a period of one year from the effective date of cover as stated in the SCHEDULE and shall be renewable annually at the option of the Policyholder on each subsequent Policy Anniversary.

If the Policyholder does not renew this Policy on any Policy Anniversary or shall fail to pay the aggregate premium payable hereunder on its due date or within the period of grace the Policyholder shall be deemed to have discontinued payment of premiums hereunder and shall not be entitled to resume payment of premiums except with the written consent of the Company.

No Rider attached to this policy shall be reinstated under the reinstatement provisions of the policy unless said Policy is in full force with no premium in default thereon, or unless said Policy has been reinstated by the Company.

### **Article 20**

**ASSIGNMENT** : The Benefits received by this Policy are not assignable nor chargeable by the Lives Insured.

### **Article 21**

**ARBITRATION** : Any differences arising between the Policyholder and the Company in respect of this Policy and any Riders attached hereto shall be brought, for the purposes of arbitration, before a competent court of arbitration in accordance with the rules and regulations of Sharjah Chamber of Commerce and Industry.