

## **“Insurance Plus” Program Terms and Conditions for Arab Bank Customers**

“Insurance Plus” program provides Arab Bank – Palestine customers seeking higher insurance coverage for themselves and their families with coverage amounts that meet their needs.

- The minimum age of the insured is 18 years old
- The maximum age of the insured is 65 years old (for death and permanent total disability coverage)

- **General Exclusions:**

Death Exclusions:

- Commitment of a criminal act
- Addiction to alcohol and drugs
- Atomic, biological or chemical contamination
- The insured person’s participation in 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 program

Total and Permanent Disability Exclusions:

In addition to the above exclusions, the following direct causes for total and permanent disability are excluded from the insurance program coverage:

- Mental and psychological disorders
- Suicide or suicide attempts
- Engagement in any military operation
- HIV / AIDS
- Participation in any type of dangerous sport or competition, such as: diving, car or motor racing, etc.
- Aviation, gliding or any form or aerial flight other than as a passenger on a recognized airline or charter service
- Any pre-existing disability prior to enrollment in the insurance program

\*Notification of insurance claim: 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.