

EXTENDED WARRANTY TERMS & CONDITIONS FOR CARDHOLDERS IN THE KINGDOM OF BAHRAIN

SECTION I: GENERAL DEFINITIONS

Terms with a specific meaning are defined below and shall have the same meaning wherever they appear with an initial capital letter.

Annual Aggregate Limit: the maximum amount per Cardholder for which an Insurer is liable during the Policy Period – June 01, 2014 to May 31, 2015

Cardholder(s): All individuals who have been issued an Eligible Card, including secondary or additional cardholders on the same account, in the Territory and where such Eligible Card is issued by a participating Issuer

Covered Purchases: items, other than those listed in Section III Exclusions, purchased entirely with the Eligible Card and/or have been acquired with points earned by a Rewards Program associated with the Eligible Card

Eligible Card: means Visa Platinum, Infinite, and Signature debit or credit cards issued in the Territory

Eligible Cardholders or Cardholders: Cardholders holding Eligible Cards (secondary or additional card on the same account) issued by a VISA or any authorized Issuer which shall be valid, open and in good standing (not cancelled, suspended or delinquent) at the time of a claim who shall be entitled to receive payment or such other benefit as is provided under this Policy

Insured Person: Eligible Cardholders who are qualified to get the coverage

Insurer: CHARTIS Takaful Enaya B.S.C. (c)

Issuer: a Bank or financial institution or like entity that is authorized by Visa to operate a Visa credit card program in the Territory and is participating in the Extended Warranty Benefit offer to Cardholders

Manufacturer Warranty: the contractual obligation to repair or to replace an article due to mechanical breakdown that renders the article unfit for its intended purpose provided by the maker of the item. This includes store brand warranties provided on store brand products

Per Occurrence Limit: the maximum amount payable under the Extended Warranty Benefit for any single Covered Purchase

Territory: means Kingdom of Bahrain

We, Us, and Our: the Insurer

You: Eligible Cardholders and beneficiary of the insurance coverage

SECTION II: COVERAGE

Upon the expiration of the Manufacturer's Warranty, the Extended Warranty Benefit duplicates the terms of the original Manufacturer's Warranty up to one (1) full year for Covered Purchases that cease to operate satisfactorily and require repairs during the Policy Period. Benefits are provided to pay for the repair or replacement of a Covered Purchase, up to the amount charged for the item or card type's Per Occurrence Limit (local currency equivalent), whichever is less, subject to (local currency equivalent) the Annual Aggregate Limit.

- Covered Purchases given as gifts are covered.
- Covered Purchases include internet purchases.
- Covered Purchases do not have to be registered.

Card Type	Single Item	Limit per 365 days
Platinum	\$2,500	\$5,000
Infinite	\$5,000	\$7,500
Signature	\$3,500	\$6,000

SECTION III: EXCLUSIONS

This Extended Warranty Coverage will not apply to:

- 1) boats;
- 2) motorized vehicles including airplanes, automobiles and motorcycles, and any equipment, parts or accessories;
- 3) land or buildings;
- 4) consumables and perishables
- 5) any customized, unique, or rare items
- 6) used, rebuilt, refurbished and re-manufactured items at the time of purchase;
- 7) items purchased for resale, professional, or commercial use;
- 8) items which carry a "satisfaction guaranteed" promise that provides product replacement or benefits for anything other than defects in materials and workmanship of the item;
- 9) items which carry a Manufacturer's Warranty of longer than three years;
- 10) services, maintenance, repair, installation or assembly costs;
- 11) any shipping or promised time frames of delivery, whether or not stated or covered by the Manufacturer's Warranty; and
- 12) any costs relating to damage to Covered Products caused by accident, neglect, abuse, willful damage, vermin and insect infestation, misuse, theft, sand, fire, earthquake, storm and tempest, lightning, explosion, aircraft impact, water damage, corrosion, battery leakage or Acts of God.

SECTION IV: CONDITIONS

- 1) Covered Purchases must have a minimum Manufacturer's Warranty of twelve (12) months; and cannot have greater than a maximum combined Manufacturer's Warranty and additional optional warranty period of three (3) years.
- 2) Covered Purchases must have a valid Manufacturer's Warranty in the country of use, stating the extent of cover, the period of cover, what the manufacturer will do to correct the problem and whom to contact for service.
- 3) Covered Purchases may be repaired or replaced or the Cardholders may receive reimbursement of the original purchase price less any rebates, discounts or rewards points.

SECTION V: UNIFORM PROVISIONS

- 1) **Valid Account:** The Eligible Card must remain open, valid and in good standing for payments to be made.
- 2) **Notice of Service Request:** Written request for service must be given as soon as reasonably possible. Written request for service shall be given within thirty (30) days after the occurrence of any loss. Notice shall be sent to:

CHARTIS Takaful Enaya B.S.C. (c)
Claims Department
P.O. Box 20107, Suite 402, Al Moayyed Tower,
Seef District, Manama, Bahrain
Tel: +973 17 565 999
Fax: +973 17 580 688

- 3) **Proof of Loss:** The Cardholder must provide:
 - a. a signed service request form, if provided
 - b. copy of purchase receipt showing payment of the item was made entirely with the Eligible Card;
 - c. legible copies of all warranty information including, but not limited to: the manufacturer's original warranty; the store warranty; or any other applicable extended warranty;
 - d. Cardholder's statement of account showing the account is open and in good standing at the time of filing the service request.

****Cardholders may be required to send in the damaged item(s), at their expense, for further evaluation.***

- 4) **Payments of Claims:** Visa authorizes CHARTIS Takaful Enaya B.S.C. (c) to make payments on their behalf to Eligible Cardholders. Payment of any indemnity shall be subject to the laws and governmental regulations then in effect in the country of payment.
- 5) **Fraud:** If the service request is in any respect fraudulent all benefits in respect of such request shall be forfeited.

- 6) **Governing Law and Jurisdiction:** This Policy, its eligibility and terms and conditions are to be interpreted according to the laws of Kingdom of Bahrain. Any dispute will be subject to the jurisdiction of the competent courts of Kingdom of Bahrain.
- 7) **Sanctions:** If, by virtue of any law or regulation which is applicable to an Insurer, its parent company or its ultimate controlling entity, at the inception of this Policy or at any time thereafter, providing coverage to the Insured is or would be unlawful because it breaches an applicable embargo or sanction, that Insurer shall provide no coverage and have no liability whatsoever nor provide any defense to the Insured or make any payment of defense costs or provide any form of security on behalf of the Insured, to the extent that it would be in breach of such embargo or sanction.
- 8) **Data Disclosure:** By entering into this Contract of Insurance, you consent to the Insurer processing data relating to you for providing insurance products and services, legal, administrative and management purposes and in particular to the processing of any sensitive personal data relating to you.

Further, you consent to the Insurer making such information available to third parties including but not limited to any Group Company, those who provide products or services to the Insurer or any Group Company, and regulatory authorities, within and outside the Insured's country of domicile.

- 9) **Privacy Policy:** To review our privacy Policy go to <http://www.aig.com>
- 10) **Complaints & Disputes:**

If you have a complaint about your policy, please contact:

Customer Service Group
CHARTIS Takaful Enaya B.S.C. (c)
P.O. Box 20107, Suite 402, Al Moayyed Tower,
Seef District, Manama, Bahrain
Tel: +973 17 565 999
E-mail: visa.services@aig.com