

# \$ 75,000

## PURCHASE PROTECTION INSURANCE

AS A HOLDER OF AN ELIGIBLE CARD, YOU BENEFIT FROM A PURCHASE PROTECTION INSURANCE POLICY UP TO \$ 75,000 PER YEAR OR UP TO \$ 25,000 PER ITEM PER EVENT. THE INSURANCE COVERAGE IS VALID FOR UP TO 90 DAYS

### WHO IS COVERED

As a holder of an eligible card, you will benefit from this insurance policy should you have paid in full your desired item\* by means of the Covered Card and kept the receipt (sales slip) with you being at least \$ 100.

\*Subject to exclusions

### PERIOD OF INSURANCE

Within ninety (90) days of the date of purchase.

### TERRITORIAL LIMITS

Worldwide including Cardholder's Country of Residence.

### WHAT IS COVERED

In the event of theft and/or accidental damage of any eligible item paid in full (100%) by means of the covered card, the insurance company will replace or repair the eligible item, or credit the Cardholder account an amount not exceeding the purchase price of the eligible item, or single item limit whichever is lower.

- The cost of the covered article.
- The actual cost to repair or replace the covered article with an article of a similar type and quality.

### SCOPE OF COVERAGE

In the event of theft and/or accidental damage to an eligible item you will be covered as per the below:

Per Any Single Covered Item	\$ 25,000
Per Occurrence (Claim)	\$ 25,000
Per Year	\$ 75,000

### In respect of:

1. Claims or portions of claims that are not covered by other applicable guarantees, warranties, insurance or indemnity policies, subject to the stated limits of liability.
2. Claims for an eligible item belonging to a pair or set, will be paid up to the full purchase price of the pair or set, provided the items are not useable individually and cannot be replaced individually.
3. If the Beneficiary purchases the eligible item as a gift for someone else, we will if he/her wishes, pay a valid claim to the recipient, subject to the Beneficiary making the claim.
4. The Beneficiary must exercise due diligence and do all things reasonably practicable to avoid any direct physical theft or damage to an eligible item.
5. If requested by the Assistance Company, the Beneficiary must send to the Assistance Company, at his/her expense, any damaged eligible item or part of a pair or set, and assign the legal rights to recover from the party responsible up to the amount paid by the Assistance Company.
6. The Beneficiary must document that the claim has not been sent to any other insurance companies.
7. The Beneficiary must provide the Assistance Company with the original sales receipt from store, original card receipt, original account showing the transaction and the police report if stolen.

### DEDUCTIBLES

No deductible is applied.

### COVERED ARTICLE

Any article purchased by the Eligible Cardholder, for himself or as a gift and entirely paid for the means of a Covered Account.

### CONDITIONS

Coverage is provided under the below conditions:

1. Exercise of Due Care: the insured person must take all necessary action to avoid or diminish loss or damage to covered articles.
2. Notification of Claims: if any loss occurs, notice of claim must be provided immediately following the event of loss.
3. Claims Forms: the Insurance Company, upon receipt of a notice of claim, will provide the insured person the necessary forms for filing proof of loss.
4. Proof of Loss: Written proof of claim, which shall include the purchase invoice and the covered account sales voucher or statement as evidence of payment by means of the covered account, together with any other information or documentation necessary to support a claim must be furnished to the underwriters or their authorized agents.
5. Reporting Requirements: Claims for theft of covered articles will not be considered unless theft is reported to the police, immediately upon discovery or an appropriate authority where the incident took place, and a written report obtained.

### EXCLUSIONS

1. Events not connected to theft or damage caused by accident.
2. Mysterious disappearance of eligible items.
3. Events caused by fraud, mistreatment and carelessness or, not following the manufacturers manual.
4. Eligible items which were used before purchase, second-hand, altered, or bought fraudulently.
5. Damage to eligible items caused by product defects or error during production.
6. Theft not reported to the police within twenty-four (24) hours of discovery and a written report obtained.
7. Eligible items left unattended in a place accessible to the public.
8. Theft of or damage to eligible items in a motor vehicle as a result of the theft of the motor vehicle.
9. Theft from any property, land or premises unless entry or exit to the property or premises was gained by the use of force, resulting in visible physical damage to the property or premises.
10. Jewelry, watches, precious metals, gemstones and any item made from precious metals and gemstones.
11. Motor vehicles, motorcycles, bicycles, boats, caravans, trailers, hovercraft, aircraft and their accessories.
12. Service, cash, travel checks, tickets, documents, currency, silver, gold, art, antiques, rare coins, stamps and collector's items.
13. Animals, living plants, consumables, perishable goods or permanent installations.
14. Electronic items and equipment, including but not limited to, personal stereos, mobile telephones, MP4/3 players, computers or computer-related equipment whilst at your place of employment, items used for business purposes.
15. Damage due to normal wear and tear, normal use or normal activity during sports and games (example golf or tennis balls).
16. Theft or damage when the eligible item is under the supervision, control or safe keeping of, a third party other than required according to safety regulations.
17. Eligible items not received by the Cardholder or other party designated by the Cardholder.
18. Mail order or courier delivered item(s) until the item(s) are received, checked for damage and signed for at the delivery address.
19. Expenses due to repairs not performed by workshops approved by us.
20. Damage due to water, damp or earthquake.
21. Loss caused by declared or undeclared war, confiscation by order of any government or public authority, or arising from illegal acts.
22. Theft or accidental damage to any eligible item where there is any other insurance covering the same theft or accidental damage, where the terms and conditions of such other insurance have been broken or for the reimbursement of any evident excess.

### TO FILE FOR A CLAIM:

YOU MUST NOTIFY US IMMEDIATELY AFTER THE OCCURRENCE OF ANY LOSS OR EVENT COVERED BY THIS INSURANCE:

**1. Call** + 961 1 60 82 82 (Lebanon)  
+ 33 1 55 92 13 37 (worldwide)

**2. Provide** all relevant information

**3. Request** a claim form

**3. Send** the completed form together with all relevant documented evidence in support of your claim, such as:

- Written Proof of Claim
- Purchase Invoice and Sales Slip
- Police Report

THIS INSURANCE POLICY IS UNDERWRITTEN BY CLA INSURANCE COMPANY. TERMS, EXCLUSIONS, PROVISIONS AND OTHER TERMS OF THE POLICY ARE DESCRIBED HEREIN. THIS CERTIFICATE REPLACES ANY PRIOR CERTIFICATE THAT MAY HAVE BEEN FURNISHED IN CONNECTION WITH YOUR CARD. IT SHOULD BE READ CAREFULLY, KEPT IN A SAFE PLACE AND CARRIED WITH YOU WHEN YOU TRAVEL.

The General Conditions and Exclusions are available on the website, any change to this policy will apply immediately.

For more information on your coverages go to [www.creditlibanais.com](http://www.creditlibanais.com)