

# Summary of benefits

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**100 per cent of the credit cardholder's outstanding balance is covered in the event of permanent total disability, terminal illness or death**

## Eligibility

All credit cardholders between the age of 21 and 64 may choose to be enrolled to benefit from credit cover. The cover will cease when the credit cardholder reaches the age of 65.

## Monthly premium

A premium is charged at 0.5 per cent per month of the credit cardholder's monthly outstanding balance. This premium will be reflected on your credit card statement.

## In the event of a claim

Just call us on (202) 19007 and submit the following documents within 90 days of the incident.

## Death

- Original death certificate indicating exact cause of death
- Detailed medical report if cause of death is not stated in the death certificate
- Police report if death is due to an accident or murder
- Post mortem or coroner's report, if conducted
- Copy of passport or ID card of the deceased

## Permanent total disability

- Detailed medical report indicating nature and date of onset of ailment/risk factors/accident as well as degree of disability
- All relevant x-rays/CT scans/MRIs/lab tests and reports
- Police report is required if accident occurs in certain countries (which will be advised at the time of notification)

## Exclusions applicable in case of death and permanent total disability

- Suicide while sane or insane
- Pre-existing health conditions
- A sickness directly or indirectly attributed to HIV and/or any related illness including AIDS
- Abuse of alcohol or drugs
- War, or riot, or civil commotion, acts of terrorism
- Radioactive contamination
- Service in armed forces while on duty and active war
- Illegal act/criminal activity

- Flight in a non-scheduled aircraft
- Participation in any sport involving a motor engine (including rallies), professional sports, boxing, scuba/skin diving, parachuting or hang-gliding, horse racing and mountain climbing

### **Additional exclusions for permanent total disability**

- Self-inflicted bodily injury while sane or insane
- Psychiatric illness or any mental or nervous disorder
- Subjective complaints not detectable with laboratory measurement, microbiological, biochemical means and/or imaging
- Failure to undergo medical treatment recommended by a legally qualified medical practitioner

### **Terminal illness exclusions**

- Tumors showing malignant changes of carcinoma-in-situ and tumors which are histologically described as pre-malignant or non-invasive, including but not limited to: carcinoma-in-situ of the breasts, cervical dysphasia CIN-1, CIN-2 and CIN-3
- Hyperkeratosis, basal cell and squamous skin cancers, and melanomas of less than 1.55mm Breslow thickness, or less than Clark level 3, unless there is evidence of metastases
- Prostate cancers histologically described as TNM classifications T1a or T1b or prostate cancers of another equivalent or lesser classification, T1N0M0 papillary micro-carcinoma of the thyroid less than 1cm in diameter, papillary micro-carcinoma of the bladder, and chronic lymphocytic leukemia than RAI stage 3
- All tumors in the presence of HIV infection

### **Terminal illness coverage**

- Claim intimation slip
- Bank statement
- Copy of the ID
- A copy of all relevant x-rays/lab tests and reports. These should show your name and the date they were taken
- Regular medical reports providing status of the illness. In certain cases, we may also need you to attend a medical examination or provide more details requested through a doctor or a medical committee. If this applies in your case, we will let you know
- Finance application for the credit card

HSBC Bank Egypt