



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.

<b>Card Type</b>	<b>Per Occurrence Limit</b>	<b>Annual Aggregate Limit</b>
Platinum Platinum Business / Commercial	\$2,500	\$20,000
Signature Signature Business / Commercial	\$3,500	\$20,000
Infinite	\$5,000	\$20,000

### **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:

**American Home Assurance Company (Dubai Br.)**

Claims Department

The H Hotel, Complex, Trade Centre First, 27th Floor

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- 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:

**American Home Assurance Company (Dubai Br.)**  
Claims Department  
The H Hotel – Complex, Trade Centre First, 27th Floor,  
P.O. Box 40569,  
Dubai, UAE  
Tel: +971 – 4 -5096111  
Fax: +971 – 4 -6014018  
Office Timings: 8:00am to 5:00pm, from Sunday to Thursday  
Languages Supported: English / Arabic

- 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 American Home Assurance Company (Dubai Br.) 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 United Arab Emirates
- 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 United Arab Emirates. Any dispute will be subject to the jurisdiction of the competent courts of United Arab Emirates.
- 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**

American Home Assurance Company (Dubai Br.)

to the Insurer or any Group Company, and regulatory authorities, within and outside the Insured's country of domicile.

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P.O. Box 40569,

Dubai, UAE

Tel: +971 4 509 6111

E-mail: [visa.services@aig.com](mailto:visa.services@aig.com)