

Terms and Conditions for Instant Life Insurance (Insurance Plus)

1. Insurance Coverage:

- Covers Death due to accident or illness.
- Covers Permanent Total Disability due to accident or illness.
- Covers War and Terrorism risks (provided the insured is not a participant).
- Available to all Arab Bank customers.
- Minimum age: 18 years old | Maximum age: 65 years old.

2. Coverage Tiers (Sum Insured):

- Tier 1: JOD 25,000 sum insured for a monthly premium of JOD 3.5.
- Tier 2: JOD 50,000 sum insured for a monthly premium of JOD 7.

3. Activation & Premium Payments:

- Activated immediately upon enrollment via "Arabi Mobile" app.
- The subscription will be automatically cancelled in the event of non-payment of premiums for three consecutive months.

4. Death Exclusions:

Death resulting from the following is excluded:

- The insured committing a criminal act.
- Alcohol or drug addiction.
- Atomic, bacterial, or chemical contamination.
- War, hostilities, or military operations (whether declared or not), civil strife, unrest, uprisings, and revolutions (except as specifically covered under Insurance Plus coverage above).
- Any critical illness (Cancer, malignant tumors, kidney failure, liver failure or cirrhosis, chronic acute heart failure, AIDS, stroke, multiple sclerosis) that the insured suffered from prior to joining the insurance.

5. Permanent Total Disability Exclusions:

In addition to the above, disability resulting from the following is excluded:

- Mental and psychological disorders.
- Suicide or attempted suicide.
- The insured's participation in any military acts (naval, aerial, or infantry).
- Acquired Immune Deficiency Syndrome (AIDS or HIV).
- Participation in any type of dangerous sports such as: underwater diving, or participation in any type of car or motorcycle racing.
- Aerial navigation, gliding, or any similar activity, unless traveling as a fare-paying passenger on a regular scheduled airline flying on a recognized air route.
- Any disability the insured had prior to the commencement of the insurance.

6. Claims:

- Claims must be reported within 30 days of occurrence.
- Insurance coverage is subject to the terms and conditions of the group policy between Arab Bank and the Insurance Company.