

**EVENT TICKET CANCELLATION  
TERMS & CONDITIONS FOR CARDHOLDERS IN  
QATAR  
TABLE OF BENEFITS**

<b>TICKET CANCELLATION INSURANCE FOR VISA INFINITE PRIVILEGE, INFINITE AND SIGNATURE CARDHOLDERS - QATAR</b>	
<b>Ticket Cancellation</b>	<b>Maximum Benefit Amount / Limit of Liability</b>
Per Ticket	USD 250
Per Occurrence	USD 1,000
Annual Limit	USD 2,000

## HOW TO MAKE A CLAIM

Please read these terms and conditions to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

### **Making a claim**

Written notice of claim must be given no later than 90 days from the date of the incident. Failure to give notice within 90 days from the date of the incident may result in a denial of the claim. Notice should be sent to [creditcardclaims@crawco.me](mailto:creditcardclaims@crawco.me)

You will need to provide:

- Your name,
- First 9 digits of Your covered card number,
- Your address,
- **Your** original unused event ticket.
- Copy of purchase receipt showing payment of the item was made entirely with the Eligible Card.
- Where appropriate travel tickets showing the dates and times of travel.
- For claims relating to illness or injury a medical certificate will need to be completed by the treating Physician. A certified copy of the death certificate is required in the event of death.
- If Your claim results from any other circumstances, please provide evidence of these circumstances.
- If the transport You are using to get to the venue is delayed and You miss the Event, a detailed account of the circumstances causing You to miss Your event together with supporting evidence from the public transport provider or accident / breakdown authority attending the private vehicle You were travelling in.

### **Additional Information**

You must supply all of Your original invoices, receipts and reports etc. You should check the section under which You are claiming for any specific conditions and details of any supporting evidence that You must give Us.

It is always advisable to keep copies of all the documents that You send to us.

### **Claims Handling Agents**

To help Us agree a quick and fair settlement of a claim, it may sometimes be necessary for Us to appoint a claims handling agent.

### **Payments**

The Insurer shall make the payments to Eligible Cardholders. Payment of any indemnity shall be subject to the laws and governmental regulations that are in effect in the country of payment.

All benefits will be paid to the Insured Person or other appropriate party where necessary. Payment of any indemnity shall be subject to the laws and governmental Regulations then in effect in the country of payment.

### **Sanctions**

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the (re)insurer, to any sanction, prohibition or restriction implemented pursuant to resolutions of the United Nations or the trade and economic sanctions, laws, regulations or restrictions of the European Union, United Kingdom, the United Arab of Emirates, the DIFC, the Kingdom of Bahrain, the Kingdom of Saudi Arabia, the Arab Republic of Egypt or United States of America.

### **Governing Law**

This Policy, its eligibility and Policy are to be interpreted according to the laws of Qatar. Any dispute will be subject to the jurisdiction of the competent courts of Qatar.

### **Policy Changes**

Please ensure You are always reviewing the latest Policy Wording.

We reserve the right to make changes or add to these Policy terms for legal or regulatory reasons and/or to reflect new industry guidance and codes of practice.

## GENERAL DEFINITIONS

For the purpose of this policy, the following definitions shall apply unless the context otherwise requires:

**Accident:** a sudden, unforeseen, uncontrollable and unexpected physical event to the Insured Person caused by external, violent and visible means occurring during a Covered Trip.

**Benefit Amount / Limit of Liability:** the maximum amount payable for any single covered loss occurrence.

**Child or Children:** the Eligible Cardholders' son or daughter, biological offspring and stepchildren and directly and biologically related children born outside of marriage aged above 3 months and under eighteen (18) years of age (or under twenty three (23) years of age if a full time student), unmarried and primarily dependent on the Insured Person for support.

**City of Residence:** the city in which the Insured Person currently resides.

**Common Carrier:** any land, water or air conveyance operated under a valid license for the transportation of fare-paying passengers and which run to a schedule published timetable and for which the Eligible Cardholder has purchased a ticket.

**Country of Residence:** the country in which the Insured Person legally resides.

**Eligible Card:** Visa Infinite Privilege, Infinite and Signature Cardholders' cards issued from time to time in the individual countries within the Territory.

**Eligible Cardholders or Cardholders:** Cardholders aged between 18 years and 80 years with Eligible Cards that are valid, open and in good standing (not cancelled, suspended or delinquent) at the time of purchase of the Event ticket(s) who shall be entitled to receive payment or such other benefit as is provided for in this Policy.

### Event

Including but not limited to an official sporting occasion, music concert, exhibition, educational / cultural tour, cinema, theatre, theme park or military display, or a visit to any other tourist attraction that is due to take place at a venue in the Qatar where admittance tickets are sold in advance.

**Hospital:** a place that:

- (a) holds a valid license (if required by law);
- (b) operates primarily for the care and treatment of sick or injured persons;
- (c) has a staff of one or more Physicians available at all times;
- (d) provides 24-hour nursing service and has at least one registered professional nurse on duty at all times;
- (e) has organized diagnostic and surgical facilities, either on premises or in facilities available to the Hospital on a pre-arranged basis; and

(f) is not, except incidentally, a clinic, nursing home, rest home, or convalescent home for the aged, or a facility operated as a drug and/or alcohol treatment centre.

**Immediate Family Member:** a person's legal spouse; children; children-in-law; siblings; siblings-in-law; parents; parents-in-law; grandparents; grandchildren; legal guardian, ward; step or adopted children; step-parents; aunts, uncles; nieces, and nephews.

**Injury:** a bodily Injury caused solely and directly by violent, accidental, external and visible means resulting directly and independently of all other causes occurring while this Policy is in effect.

**Insured Person(s)/ You / Your:** Eligible Cardholders or Cardholders.

**Insurers/ We/ Us / Our:** Doha Insurance Group, 207, C-Ring Road, P.O. Box 7171, Doha, Qatar.

**Issuer:** a Bank or financial institution or like entity that is authorized by the bank to operate a bank credit or debit card program in the Territory and is participating in the Ticket Cancellation offering to Eligible Cardholders..

**Period of Insurance**

1<sup>st</sup> June 2020 to 31<sup>st</sup> May 2021

**Physician:** a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the country where such professional services are performed; however, such definition will exclude chiropractors, physiotherapists, homeopaths, and naturopaths. In addition, a member of the Insured Person's immediate family cannot be considered a Physician.

**Policy:** this Ticket Cancellation Insurance, which is issued to the Policyholder to cover Eligible Cardholders who hold Eligible Cards issued in the individual countries within the Territory.

**Policyholder:** Visa International Service Association (“Visa”)

**Pre-existing Condition:** a condition for which medical care, treatment, or advice was recommended by or received from a Physician within a two year period preceding the Covered Trip, or a condition for which Hospitalization or surgery was required within a five year period preceding the Covered Trip.

**Illness:** a sickness or disease with a high risk of mortality which first manifests itself and is contracted while this Policy is in effect requiring immediate and necessary treatment by a Physician.

**Spouse:** Eligible Cardholders’ legally married husband or wife between the ages of eighteen (18) years and eighty (80) years.

**Strike** - any labour disagreement which interferes with the normal departure and arrival

of a Common Carrier.

**Table of Benefits:** Ticket Cancellation benefits and limits as shown on the first page.

**Territory:** Qatar.

**Terrorism:** the use or threatened use of force or violence against person or property, or commission of an act dangerous to human life or property, or commission of an act that interferes with or disrupts an electronic or communication system, undertaken by any person or group, whether or not acting on behalf of or in any connection with any organization, government, power, authority or military force, when the effect is to intimidate, coerce or harm a government, the civilian population or any segment thereof, or to disrupt any segment of the economy. Terrorism shall also include any act which is verified or recognized as an act of terrorism by the government where the event occurs.

**War:** any declared or undeclared war or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

## **COVER**

The Insurers will indemnify You for the following Insured Events, subject to the Benefit Amounts declared in the Table of Benefits.

## **TICKET CANCELLATION**

### **What is Covered**

We will pay You up to the amount shown in the Table of Benefits but no more than the face value of Your Event ticket(s) that You have paid for with Your Eligible Card and that cannot be recovered from anywhere else if You are unable to attend the Event as a result of the following unavoidable circumstance occurring during the Period of Insurance:

- Unforeseen serious illness, injury or death to You or an Immediate Family Member, which is beyond Your control and which You were unaware at the time of purchasing the Event ticket;
- You are needed by the police following a burglary, or damage caused by, storm, flood, serious fire, explosion, vandalism, subsidence, fallen trees, impact by a vehicle or aircraft at Your home in the 48 hours immediately before the booked event;
- The Common Carrier You are using to get to the Event location does not run to its scheduled timetable; or
- The vehicle You are travelling in breaks down or has an accident or is delayed in a traffic jam for more than 3 hours, when there is no alternative route available subject to having allowed time in Your travel plans for delays which are expected.

### **Specific Conditions**

1. You must notify us as soon as reasonably possible of any reason that may cause Your event cancellation.
2. If You are unable to attend the event due to an Accident or illness You must provide a medical certificate from the Physician treating You or the injured/ill person, stating that this necessarily and reasonably prevented You from attending the event.
3. In the event of death, a certified copy of the death certificate is required.
4. If You are unable to attend the event due to delay in the Common Carrier You must get a letter from the Common Carrier provider confirming that the service did not run on time;
5. If You are unable to attend the event because the vehicle You are travelling in has an accident or breaks down, You must get confirmation from the authority who went to the accident or breakdown affecting the vehicle You were travelling in;

### **What is not Covered**

This Policy does not cover any claim arising from, or consisting of the following:

1. Any Pre-existing Condition or congenital anomalies or any complication arising therefrom;
2. Depression or anxiety, mental or nervous disorder, alcohol or drug abuse addiction or overdose;

3. Intentionally self-inflicted Injury, suicide or any attempt threat while sane or insane;
4. Any pandemic or epidemic;
5. Circumstances known to You prior to the time of booking an Event;
6. Inability to attend the Event due to failure to hold, obtain or produce valid ID and/or any required documents;
7. You being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a Physician;
8. Your attempted commission of, or wilful participation in, an illegal act or any violation or attempted violation of the law or resistance to arrest by the Insured Person;
9. Flying in any aircraft except as a passenger in a fully-licensed, passenger-carrying aircraft;
10. Radiation or radioactive contamination from nuclear materials and/or pathogenic or poisonous biological or chemical materials;
11. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power, Terrorism;
12. Any terrorist or member of a terrorist organization, illegal drug traffickers, or purveyor of nuclear, chemical or biological weapons;
13. Work obligation or financial circumstances;
14. Season ticket or annual passes;
15. Event tickets You have purchased for business purposes;
16. Event tickets that include accommodation or transportation costs;
17. Failure or delay of public transport caused by industrial action or strike, which was announced or began before You left home or where You could have reasonably made other travel arrangements;
18. The withdrawal from service of the Flight by the carrier on the recommendation or order of any government, civil aviation authority, port authority, rail authority or other similar authority in any country;
19. Postponement, Cancellation, relocation or abandonment of the event by the performer, artist, promoters or organizers of the event;
20. Liquidation or Bankruptcy of the performer, artist, company promoting or organising the event, their agents or any person acting for You;



## **COMPLAINTS PROCEDURE**

We are dedicated to providing a high quality service and want to maintain this at all times. If You are not happy with Our service, please contact Us, quoting the first 9 digits of Your card number and/or claim number, so we can deal with the complaint as soon as possible. Our contact details are:

Doha Insurance Group, 207, C-Ring Road, P.O. Box 7171, Doha, Qatar.

In the event that You remain dissatisfied with the Insurer's final response, or their explanation of the delay at the end of the 8 week period, you have the right to refer the matter to CDRS operated by Qatar Financial Centre Regulatory Authority. You may your complaint by email to: [complaints@cdrs.org.qa](mailto:complaints@cdrs.org.qa). Further details of what to do and the information to provide can be found on

[http://www.qfcra.com/en-us/whatwedo/Customer\\_Complaints/Pages/CDRS.aspx](http://www.qfcra.com/en-us/whatwedo/Customer_Complaints/Pages/CDRS.aspx)

## **DATA PROTECTION AND MARKETING RIGHTS**

### **The Personal Information You provide**

Doha Insurance Group is the data controller and We accept fully Our responsibility to protect the privacy of customers and the confidentiality and security of Personal Information entrusted to Us.

In this notice, where We refer to Personal Information, this means any information that identifies an individual and includes any sensitive Personal Information (e.g. information about health or medical condition(s)). Where We refer to 'You' or 'Your' Personal Information, this will include any information that identifies another person whose information You have provided to Us (as We will assume that they have appointed You to act for them). You agree to receive on their behalf any data protection notices from Us.

We will use Your Personal Information for the purpose of providing insurance services. By providing Personal Information, You consent that Your Personal Information, will be used by Us, Our group companies, Our reinsurers and their affiliates\*, Our service providers/ business partners, and Our agents for administration, customer service, claims handling, assistance services, customer profiling, and for management and audit of Our business operations. We may also pass Your Personal Information to other insurers and regulatory and law enforcement bodies for the prevention of fraud, financial crime or where the law requires us to do so.

We will not share Your sensitive Personal Information unless We have either specific consent from You or Your nominated personal representative or We are required to do so by law. We may transfer Your Personal Information to other countries which may not have the same level of data protection as Your home country, but if We do, We will ensure appropriate safeguards are put in place to protect Your Personal Information.

For questions regarding Your Personal Information, please contact

Doha Insurance Group, 207, C-Ring Road, P.O. Box 7171, Doha, Qatar.

**Marketing**

Unless You have informed Us otherwise, We may contact You to let You know about any goods, services or promotions that may be of interest to You. If You decide You would prefer not to receive promotional information from Us, You can contact:

Doha Insurance Group, 207, C-Ring Road, P.O. Box 7171, Doha, Qatar.

but if You do, You may miss out on special promotions.

\*Our reinsurers and their affiliates are the Chubb Group of companies, wholly owned subsidiaries of the ultimate parent company, Chubb Limited, a company registered in Switzerland and listed on the New York Stock Exchange.