

## GENERAL TERMS AND CONDITIONS

### **1. Agreement**

This Policy is an agreement between the Company and the Policyholder comprising of the Policy Schedule, the definitions, scope of cover, general terms and conditions, exclusions, endorsements (if any) and the proposal (provided by the Policyholder to the Company). The aforesaid documents together constitute the entire agreement between the Parties in relation to this insurance contract. All statements made by an Insured Member shall be deemed representations and shall form a part of this Agreement. All benefits under this Policy are payable in local currency of the State of Qatar.

### **2. Eligibility:**

To be eligible, a proposer (applicant);

- a. Should have a valid Qatar Residence Permit ID; and
- b. Fulfils the age limits specified in para no. 4 of these general terms and conditions.

One policy enrollment is allowed per customer with the Company. Further acceptance of any additional policy enrollment with the Company shall be subject to prior approval of the Company.

### **3. Territorial limits**

24 hours, Geographical Limit of Qatar **excluding war zones**. However, the war zone exclusion does not apply to Natural death (e.g. – Heart Attack) and normal accidental death in war zones (e.g. – Road traffic accident).

### **4. Age limits**

Age at entry 18 years to 59 years and the cover shall cease upon the Insured Member attaining 60 years of age.

### **5. Premiums and grace period**

The amount of premium and the agreed mode of payment is specified in the Policy Schedule. The Policyholder is responsible for the timely payment of premiums set forth in the Policy Schedule to ensure continuation of insurance cover under this Policy.

All premiums are payable on the date they become due. However, five (5) days of grace period from the actual due date shall be allowed to pay the premium and during this grace period the insurance protection shall continue and in case of any claim during the grace period, the Company shall pay the Claim Amount after deduction of premium that became due but remained unpaid. **The Policy issued to an Insured Member shall lapse and no cover shall be available if the premium is not paid by such Insured Member during the grace period.**

*Premiums initiated at the time of inception of the Policy will remain constant for the Insured Member even if the Insured Member's age enters into a different premium bracket thereafter.*

## **6. Commencement of Cover**

Commencement of cover means the date as specified in the Policy Schedule (date of issuance of policy) the insurance coverage under the policy commences.

## **7. Good faith;**

The Company relies on the truth of statements made by the Policyholder in the application or proposal, personal statement and any other declarations subsequently made to the Company. Subject to applicable law, this Policy will be void and no return of any Premium will be made if any of these documents (on the strength of which insurance cover under the Policy was granted) contains any materially incorrect information, or if the Policyholder fails to disclose any material information to the Company.

## **8. Termination of Cover**

This Policy shall terminate at the earliest of the following.

- i. the date on which the Policy expires.
- ii. the date on which the Insured Member is no longer eligible as per para 2 of Part D (General Terms and Conditions);
- iii. the Premium due was not paid on the due date (including the grace period);
- iv. the date on which the benefits under this Policy are paid to the beneficiary.
- v. the date on which the Insured Member attains the age of 60 years.
- vi. Notwithstanding the above, the Company may decide not to renew the Policy. In case of any such decision by the Company, it shall inform the Insured Member of such decision.

Any termination as mentioned above shall be without prejudice to any valid claim originating prior to the date of termination.

## **9. Nominee/Beneficiary:**

The Insured Member and the Company have contractually agreed that the benefits payable under the Policy shall be paid to the Nominee named in the Policy Schedule and a payment so made to the Nominee shall give a valid discharge to the Company in respect of its obligations under this Policy. The Insured Member shall have the right to change the Nominee mentioned in the Policy. In the event, the Nominee predeceases the Insured Member, the benefits shall be paid to the legal heirs of the Insured Member in accordance with applicable law.

## **10. Claim intimation:**

Intimation of any claim under this Policy with particulars sufficient to identify the Insured Member shall be given by the Beneficiary to the Company within a period of sixty (60) days from the date of death of the Insured Member . Failure to give notice

within the time provided shall not invalidate any claim if it can be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

The Policyholder authorizes the Company to approach any hospital, medical institution or medical practitioner who has treated the Insured Member to provide the Company with any medical information that they may request in consideration of the claim due to be paid to the Beneficiary.

In case of a valid claim, the benefits under the Policy shall be paid to the Nominee. In case no individual has been nominated by the Policyholder or the Nominee is not alive, the benefits under the Policy shall be paid to the legal heirs of the Insured Member in accordance with applicable law.

In case of any claim or claim related queries, please contact QLM at the below contact address:

QLM Life & Medical Insurance Company Q.P.S.C  
QLM Building,  
Tamin Street, West Bay, Doha, Qatar  
Call: +974 4404 0600 | Fax: 00974 4404 0666 |

#### **11. Claim Requirements:**

The normal death claim requirements are as follows.  Duly Completed Claim Form

- Attested copy of death certificate along with the original for verification.
- Copy of valid QID Card / valid Passport of the Insured Member and the Nominee.
- Medical report/hospital discharge summary with cause of death certified by the hospital.
- In case, the Nominee pre-deceases the Insured Member, a legal heir certificate shall be provided. (If the legal heir certificate is issued outside Qatar where death took place, the certificate must be officially attested by the foreign country's ministry of foreign affairs, Qatar Embassy in the foreign country and the Qatari Ministry of Foreign Affairs in Qatar). Legal heir certificates in any language other than English or Arabic must accompany a copy of the legal translation in English. Payments made to legal heirs shall remain subject to the laws of the State of Qatar. Bank account details of the legal heir shall be required.
- Any other requirement which the Company reasonably deems necessary to comply with applicable laws, rules and regulations.

Hospital Cash benefit:

- Duly Completed Claim Form
- Copy of valid QID Card /

- ❑ Medical report/hospital discharge summary
- ❑ Hospital cash bills.
- ❑ Any other requirement which the Company reasonably deems necessary to comply with applicable laws, rules and regulations.

If any claim be in any respect fraudulent or if any fraudulent means or devices be used by the Insured Member or anyone acting on his behalf to obtain benefit, all benefits under the Policy shall be forfeited.

## **12. Complaints:**

If an Insured Member/Beneficiary has a complaint about practices or performance, please write with details to: Customer Care Officer, QLM Life & Medical Insurance Company Q.P.S.C, P. O. Box 12713, Toll Free no +974 4404 0600 Fax No: +974 4404 0666 or email to [microsecure@qlm.com.qa](mailto:microsecure@qlm.com.qa)

The Company will acknowledge receipt of the complaint within 24 hours via e-mail. Where possible, the Company will outline the steps it proposes to take to sort out the complaint. For Complaint escalation, you may write to: Chief Executive Officer, QLM Life & Medical

Insurance Company Q.P.S.C, P.O. Box: 201233, Doha, Qatar Tel No: 44040600, Fax No: 44040666, E-mail: [fahad.suwaidi@qlm.com.qa](mailto:fahad.suwaidi@qlm.com.qa) OR

Chief Operating Officer, QLM Life & Medical Insurance Company Q.P.S.C, P. O. Box 201233, Tel No: 44040600, Fax No: 44040666 or email to [narayan.rao@qlm.com.qa](mailto:narayan.rao@qlm.com.qa)

In addition to the above, there is availability of customer dispute resolution at Qatar Central Bank P.O. Box 1234, Doha Qatar, Tel. No. +974 44456456.

## **13. Notices:**

Notices to the Policyholder will be sent by electronic means (to the facsimile/email address provided to the Company) and/or any other means as may be required to comply with applicable law. The Policyholder is responsible for promptly informing the Company of any change of personal details (including name, address, telephone, mobile or facsimile numbers and email address). Any notice given by the Insured Member to the Company shall be given to the address mentioned in clause 12 (Claims intimation).

## **14. Forfeiture in certain events:**

If the claim in any respect proves to be fraudulent or if any fraudulent means or devices are used by the Insured Member or his representatives or by anyone acting on his or

her behalf to obtain any benefit under this Policy, all benefits hereunder and all the moneys paid under the Policy in respect of that Insured Member shall be forfeited by the Company.

**15. Assignment:**

Other than as provided in this Policy, no assignment of the benefits, rights and obligations in whatever form it may be by either of the parties shall be allowed. All the claim amounts paid shall be paid to the Beneficiary only.

**16. Residence outside the State of Qatar:**

Cover is Limited to the Geographical location of Qatar.

**17. Limit of Insurer's liability:**

The Insurer's liability to the Insured Member is limited to the amounts indicated in the Policy Schedule. In no event will the amount of Claim exceed the limits set out therein.

**18. Governing law and jurisdiction:**

This Policy shall be governed by laws of the State of Qatar and the rules and regulations issued by the Qatar Central Bank for insurance companies operating in the State of Qatar.

All disputes and claims shall be decided by the courts of Qatar.

**19. Member with QID is entitled for one policy only irrespective of the number of mobile subscriptions and number of Policy subscriptions. In case of claim under the Policy, Claim shall be settled for one policy subject to other terms & conditions.**

**20. Data Protection:**

The Company shall store and process the "Personal Data" of the Insured Members, Nominees and legal heirs to give effect to the terms and conditions of this Policy and the Policy in accordance with the Data Protection Policy of the Company, a copy of which is available on request. As part of processing the Personal Data, the Company may also share such Personal Data with hospitals, reinsurers, group entities, police, court, regulatory authority, banks or any other third party as may be required to comply with the obligations of the Company under this policy or pursuant to law or a court order. An application from an Insured Member to the Company to buy an insurance policy implies that the Insured Member consents to the storage, processing and transfer of his/her Personal Data and Personal Data of his Nominee/legal heirs.

**21. Tax:**

The premium quoted by the Company is exclusive of value added tax ("VAT"), withholding tax, goods and services tax and/or any other similar taxes, charges, duties or levies (collectively "Taxes") that are existing as on date or that may be introduced

in the future and are customarily borne by an insured . In case such Taxes are introduced after the date on which the insurance premium payable for the insurance cover is quoted by the Company (whether before or after the Policy Commencement Date), such Taxes shall be charged to and shall be solely borne by the Policyholder.

**22. Sanctions clause:**

No insurer shall be deemed to provide cover and no 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 is subject to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, France, Germany or USA.