



AXA Personal Insurance Scheme Agreement

Signed between AXA Insurance Gulf B.S.C. (c) and Dubai Ski Club

Effective Date: 25th December 2008



redefining / insurance
رؤية جديدة / للتأمين

I/ About AXA

AXA Insurance worldwide:

- Serves 62 Million customers
- Employs 165,000 people globally
- Generated € 146 Billion in revenue
- Manages € 2021 Billion in assets
- Has net cash inflows of € 7.9 Billion
- Fortune's Global 500-AXA ranked 15th

AXA Gulf

AXA Gulf Insurance is presently the largest international insurer in the Middle East. We are one of the few international insurers who are committed to the region and this can be noted by our presence in the GCC. We have full-fledged operations in the UAE, Saudi Arabia, Oman, Qatar and Bahrain. AXA Insurance worldwide:

- Largest international insurer in the Middle-East
- Operations in Qatar, Bahrain, Oman and UAE
- 2008: Over 60% increase in revenues
- Nearly 600 Employees
- Over 250,000 customers

In 2004, we merged in the gulf region with Norwich Union, a prominent global insurer and a recognized market leader further investing in the region. The merger is considered an excellent fit between two leading insurers. The new company that operates under the AXA brand, is committed to the region, and will focus on satisfying ever-increasing customer expectations and meeting the challenges facing the industry.

AXA have also been the successful winner of the Autocar awards as the Best Insurance Provider in the Middle East. This award was a people's choice award and AXA have been successful in securing this award for 3 consecutive years which is a result of our commitment to customer care and exceeding expectations.

The AXA Team - Giving customer's confidence

- Trustworthy: thousands of clients already trust us to look after their future. We have a tradition of reliability, dedication and professionalism that you can depend upon. We deliver efficiently and on time.
- Knowledgeable: we will provide you with the most thorough advice and support. Our team is made up of carefully selected experts providing high quality service.

- **Personable:** our staffs are friendly, approachable and professionally trained to welcome you, listen carefully to your needs and answer your questions.
- **Dynamic:** AXA is always looking to the future, with a focus on innovation in our marketplace. We have the imagination to anticipate changes in the world around us.

AXA's Personal Lines

We offer a wide range of insurance products to meet customers' personal needs. These products include:

- Motor
- Healthcare
- Home
- Travel
- Pleasure craft
- Golf
- Relocation

AXA's products offer the highest levels of protection and widest cover in this market. We undertake continuous product development, where we include activities such as competitor research and customer feedback to ensure customers are being offered the best in terms of policy features, benefits and cover limits at the best possible price. We strive to offer customers the highest levels of protection in the Middle East.

AXA's Advanced Claims Service

Declare your claim on the phone: AXA customers have the advantage of declaring a claim over the phone 24 hours a day seven days a week. Customers can leave their vehicle in a garage specified by AXA along with their documents and registered claim number which is sent by SMS. The garage then coordinates with AXA and the claim is processed. This advanced process is a vital step forward in building a one-and-done process and putting the customer first when thinking of AXA's claims process

Our motor claim executives are trained to offer sound advice based on care and expertise to process their claim in the most efficient way. Our reputation in the market has always been well known for fair and prompt claim settlements ensuring customer satisfaction and loyalty.

2/ Dubai Ski Club Member Motor Affinity Scheme

A range of motor insurance products are available that reward claim free driving and can provide a host of other benefits such as hire car, 24 hour accident recovery and agency repairs up to 5 years. All our motor insurance policies have an automatic geographic extension to Oman. AXA are the only insurance company to provide 24 hour claims service with the provision to declare your claim on the phone. Members and spouse will be offered 10% off our standard direct rates on the first vehicle, and from the second vehicle onwards the discount will be increased to 15%.

AXA also run a campaign for Customers with Transferable Licenses. Members with transferable licenses can earn upto 19.5% discount on AXA's standard rates. Rates for this category of customer starts at as low as 4% for 13 months for brand new vehicles. Countries where the licenses are transferable can be found on RTA's official website.

Please note the discounts for Dubai Ski Club members and Transferable Licences are separate campaigns where the two discounts cannot be used in conjunction. The member can opt for only campaign per vehicle.

1/ Why should Dubai Ski Club Members choose AXA?!

Product

- 10% discount off AXA's standard motor insurance rates
- 15% discount off AXA's standard motor insurance rates on the second vehicle
- Discounts upto 19.5% for customers with transferable licenses
- Third Party Property Damage limit up to AED 3,500,000
- Preferential rates for claim free drivers and option to upgrade to an Executive Policy
- 2 years agency repairs for brand new vehicles
- Personal injury cover up to AED 20,000
- Emergency medical expenses cover of AED 3,500 for Perfect and AED 6,000 for Executive
- All policies include cover for Oman
- Family members are covered as third parties
- No excess payable for windscreen damage up to AED 5,000 and unlimited for Executive
- Off road cover for 4WD's
- Personal belongings cover up to AED 4,000
- Increased Personal Accident Limit of AED 200,000
- Comprehensive cover for vehicles upto 7 years
- Discounted International Driving License

Service

- Instant quote and Instant cover on the phone
- Call centre opening hours from 8 am to 8 pm
- Documents can be delivered to the office at no additional costs
- Premiums can be paid by credit card

2/ Once a Member choose AXA?!!?

- 24-hour breakdown and accident recovery
- New vehicle replacement if write-offs take place within first 6 months and 12 months for Executive
- Repairs are guaranteed for 12 months
- 24 hour claims call centre
- Up to date SMS's to customers keep them informed of the claims process

II/ Value Added Options /

1/ 24-hour breakdown and accident recovery - AED 25

This option is automatically applied for all policies in addition to the basic premium. Following are the benefits under this option:

- Accident Recovery
- Towing Service
- Battery Boost
- Flat Tyre Change
- Petrol Delivery
- Locked out Service
- Off road recovery
- Vehicle Registration service
- International Driving License at an additional cost of AED 135

2/ Hire Car – AED 150 for 12 months

- A hire car is provided for 7 days in the event of an accident only
- The 7 days is applicable for every accident during the policy period
- Vehicles will be standard saloon's with small-sized engines

3/ Personal Accident Benefit

- Personal Accident Benefit for the Driver: AED 120 for 12 months
- Personal Accident Benefit for the Passenger: AED 30 for 12 months

4/ Protected No Claims Discount – PNCD : 15% loading on the basic premium

- The loading is for 12 months and has to be calculated for 13 months.
- The customers must be claim free for a minimum period of 4 years
- PNCD guarantees to maintain the same NCD level on a policy, even in the event that they have an accident.
- The exception is when the client makes more than 2 claims in a 3 year period and that any such claims (own damage and third party) do not exceed AED 15,000 in total

III/ Cover at a Glance /

Please find below a quick glance to the covers available under our Executive and Perfect policies. For full terms and conditions please refer to our policy booklet. Available online <http://www.axa-gulf.com>

Cover at a glance

Benefits	Executive	Perfect
Standard Cover		
Loss or damage to the insured vehicle	Yes	Yes
Passengers & family members covered as third parties	Yes	Yes
Third party property damage	5 million	3.5 million
Fire & theft cover	Yes	Yes
Storm, flood, riot and strike	Yes	Yes
Extended Cover		
Personal injury cover	AED 20,000	AED 20,000
13th month free for brand new vehicles	Yes	Yes
Emergency medical expenses	AED 6,000 per person	AED 3,500 per person
Personal belongings	AED 4,000	AED 4,000
No claims discount	Yes	Yes
Oman Cover	Yes	Yes
Off road cover	Yes	Yes
Standard agency repair period	5 years	2 years
Guaranteed repairs	Yes	Yes
New car replacement (for brand new vehicles)	First 12 months	First 6 months
Replacement locks	Yes	Yes
Driving other vehicles	Yes	Yes
Motor trade and valet parking	Yes	Yes
Windscreen damage limit	Unlimited	AED 5,000
Optional Cover		
Personal Accident Benefit - Driver	Included	Optional
Personal Accident Benefit - Passenger	Included	Optional
Personal Accident Benefit Limit - Driver	AED 200,000	AED 200,000
Personal Accident Benefit Limit - Passenger	AED 200,000	AED 200,000
Maximum available agency repair period*	5 years	5 years optional
Hire car benefit	Included	Optional
24 hour accident and breakdown recovery	Included	Included
GCC cover	Included	Optional
Protected no claims discount	Included	Optional

3/ Dubai Ski Club Member Retail Affinity Scheme - other products

Travel Smart Insurance – Relax with a worry free vacation

A flexible policy offering cover for personal accident, medical expenses and personal baggage. Ideally designed for protecting you and your family on a cherished holiday leaving you free to relax and enjoy your vacation. Dubai Ski Club Members and their families are entitled to a **10% discount** and can choose a cover that best suits your needs: single trip or annual.

AXA's customers have access to a 24 hour alarm center in the unfortunate event of a medical claim. For all other claims, AXA lives up to its reputation for superior customer service, making it easy to file a claim and receive prompt reimbursement.

Home Comfort Insurance – protect everything under your roof

AXA's Home Comfort is specially designed to provide you and your family with a simple and comprehensive coverage for household contents against natural calamities, fire theft and accidental damage, and legal liability. Customers have the choice to take out optional add-ons such as cover for domestic helper at an additional premium.

Dubai Ski Club Members and families can avail a **10% discount** on AXA's standard Home Comfort Policy. Below are examples of some basic plans Dubai Ski Club Members can choose from

Contents	Personal Belongings	Standard Premium	Dubai Ski Club Member Premium
AED 50,000	AED 25,000	AED 550	AED 495
AED 100,000	AED 50,000	AED 1100	AED 990
AED 150,000	AED 75,000	AED 1650	AED 1485

Sail Master Insurance – Enjoy smooth sailing

AXA's Sail Master provides comprehensive insurance protection for your treasured investment. It covers the cost of accidental loss or damage to your boat, engine, onboard possessions and your liabilities to third parties, leaving you free to relax and enjoy your leisure time. With AXA's Sail Master you are assured a smooth sail.

Residents are eligible for a **10% discount** on our standard premiums and a tailor-made product can be designed to suit the customer's need and pocket.

Golf Mulligan Insurance – Secure your tee off

AXA's Golf Mulligan will not take 5 strokes out of your game but it is an exceptional value for money insurance package exclusively designed to meet the needs of individual golfers.

Residents are eligible for a **10% discount** and for as low as AED 225 per annum, residents can get instant cover once the proposal form is accepted by us and premium paid.

4/ Terms of the Dubai Ski Club Member Affinity

- **Source:** Dubai Ski Club
- **Insurer:** AXA Insurance Gulf B.S.C.
- **Type:** Private Motor, Household and Travel and Pleasure Craft Insurance
- **Covers:** As per standard AXA Motor Perfect, Travel Smart and Home Comfort and Golf Mulligan policy wording with all relevant sections covered
- **Period:** With effect from 25th December 2008 until cancelled or amended by either party by giving 60 days notice of such cancellation or amendment in writing
- **Insured:** Dubai Ski Club Members and spouse
- **Exclusivity:** The products and discounts developed under this scheme, are exclusively designed for Dubai Ski Club by AXA Insurance Gulf and Dubai Ski Club intern agrees to solely work with AXA Insurance Gulf to promote these product categories
- **Eligibility:** Discounts are subject to the insured being a fulltime member of the Dubai Ski Club
- **Credit Terms:** Strictly No credit period will be allowed. All policies must be paid for in full at the time of inception.
- **Return Premium Calculation:** If a policy is cancelled in the first year of insurance a cancellation fee may be charged. No refund will be made where a claim has been reported within the policy period.
- **Conditions to the affinity**
 - All the policies have to be booked through our call centre.
 - All discounts are subject to our minimum premium prescribed for each individual policy.
 - Discounts are not applicable if the resident is insured with AXA through a different distribution channel
 - The discounts cannot be used in conjunction with any other scheme, promotion or preferential rate.
 - These discounts are only applicable to Dubai Ski Club Members and spouse
 - Normal underwriting terms & conditions apply.
 - AXA reserves the right to decline cover or apply special terms.
 - The motor insurance rates are not applicable for drivers below the age of 25 and those who have recently passed a driving test or have little driving experience.
- **Servicing of Dubai Ski Club Members and spouse**
 - Dubai Ski Club Members/spouse may contact our call centre for all their personal insurance queries. AXA's dedicated call centre provides immediate quotation and instant cover. Our call centre encompasses well-qualified and professional staff that are trained to provide customers with the right kind of advice and assistance. We guarantee an unprecedented level of competent and friendly service.
 - Staff can also visit one of our branches located in Dubai (Wafi Residence), Sharjah, Jabel Ali and Abu Dhabi
 - We accept cash, all major credit / debit cards and cheques. Customers paying by credit card can obtain instant cover over the telephone and the policy documents will be delivered within 2 working days. Our call centre provides extended opening hrs to meet the demands of customers 12 hrs a day.

- **Call Centre number: 800 4845**
- Call Centre Timings:
- Saturdays – Wednesday: 8 am to 8 pm (Thursdays : up to 5 pm)
- **Confidentiality:** All customer information obtained by the Insurer from the Source will be treated as confidential and may not be released to any other party without the prior consent from the Source
- **Contacts:**

AXA Insurance Gulf B.S.C. (c)

- Country Manager: Richard Morison
- Regional Retail Manager: Jonathan Jane
- Affinity and Marketing Manager – Parvathi Narayan (04 3150 248 / 050 558 3612)
- Direct Team – 8004845 (Direct Team Manager: Diane Arnold)

Dubai Ski Club

- Chairman: Lars Ipland