

LIFE INSURANCE ADDITIONAL CONDITIONS & CLAUSES

Inclusion Clause for Passive War Risk GC-PWR-F003 Ed. 1 V.1

Death and/or Permanent Total Disability as a result of war in Lebanon (Passive War Risk), as mentioned in the policy schedule, under the following provisions:

1. War means also invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, permanent or temporary dispossession resulting from confiscation, commandeering or requisition by any lawfully constituted authority, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law or state of siege or any of the events or causes which determine the proclamation or maintenance of martial law or state of siege.
2. Not Covered Are Claims
 - a. Where the insured was a combatant or, although non-combatant, participated in war or war like activities or voluntarily entered the immediate area of hostilities.
 - b. Anybody supplying, transporting, or otherwise handling facilities, equipment, devices, vehicles, weapons, or other materials intended for use in war by a party engaged in hostile actions, shall be deemed to be an active participant in war.
 - c. Arising from a war or warlike operation if coverage can or could be obtained from a government institution, as a result of national legislation or through an insurance or reinsurance pool or a market solution for war.
 - d. Directly or indirectly arising out of the use of atomic, biological, chemical weapons as well as radioactive, biological or chemical contamination in the event of war.
 - e. For the purpose of c) "contamination" means the contamination, poisoning, or prevention and/or limitation of the use of objects due to the effects of nuclear, chemical, biological and/or radioactive substances.
 - f. due to terrorism whereby terrorism shall mean the following:
 - g. An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological, or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.
 - h. Resulting from insureds traveling to a country where there is a war whether war has been declared or not after it has been recognized as a war zone by the United Nations or where there are war like operations, as described below.
'Warlike operations' means hostilities, mutiny, riot, civil commotion, civil war, rebellion, revolution, insurrection, conspiracy, military or usurped power and martial law or state of siege.
3. The Company shall have the right to alter the annual extra premium or cancel the liability with respect to passive war risk cover at any time with a period of notice of seven days.

War and Terrorism Exclusion Clause GC-TRR-F002 Ed.1 V.1

Notwithstanding any provision to the contrary within this reinsurance or any endorsement thereto it is agreed that this reinsurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

1. War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or

2. any act of terrorism - for the purpose of this endorsement an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the Reinsurers allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this reinsurance the burden of proving the contrary shall be upon the Reassured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect

02/02 LSW 1176 Nuclear Chemical Biological Terrorism Exclusion GC-TRR-003- Ed.1 V.1

It is agreed that, regardless of any contributory cause(s), this Insurance does not cover any claim(s) in any way caused or contributed to by an act of terrorism involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

If the insurers allege that by reason of this exclusion any claim is not covered by this insurance the burden of proving the contrary shall be upon the assured.

Waiver of Premium Clause GC-WOP - F002 Ed. 1 V.1 (التنازل عن أقساط التأمين)

It is hereby agreed and understood that if during the existence of the basic assurance and prior to 60th birthday, the Life Assured shall, as a result of injury (other than self-inflicted injury) or disease (other than disease consequent upon the abuse of drugs), be totally disabled for continuous period of six months from engaging in his own occupation or in any other occupation which corresponds to his knowledge, training and social standing, the premiums under this policy shall be waived throughout the period of total disablement, beginning with the premium first due after total disablement has been established by the Chief Medical Examiner of the Company.

If the total disablement is considered by the Chief Medical Examiner of the Company to no longer exists, the waiver of premium shall cease and the basic assurance shall be maintained during the remaining term at the same conditions.

PROVIDED ALWAYS THAT

1. This module shall be deemed to be part and parcel of the basic assurance.
2. This module shall be subject to the terms and provisions enumerated in this policy.

من المفهوم والمتفق عليه انه اذا خلال مدة سريان العقد الاساسي وقبل بلوغ المؤمن سن الستين أصبح المؤمن نتيجة لاصابة جسدية (غير ناتجة عن فعله عمدا) او لمرض ما (ما عدا الأمراض الناتجة عن ألمان المخدرات) عاجزا كليا لمدة ستة أشهر متتالية، منعه من ممارسة مهنته الخاصة او اية مهنة اخرى تتناسب مع مؤهلاته وتدريبه ومركزه الاجتماعي، فإن الأقساط المترتبة على هذه البوليصة ترفع طيلة مدة العجز الكلي، إبتداء بالقسط الذي يستحق مباشرة بعد تحقق المدير الطبي للشركة من أن العجز هو كلي.

إذا اعتبر المدير الطبي للشركة ان العجز الكلي قد زال كليا، فإن التنازل عن أقساط التأمين يتوقف ويعاد الضمان الأساسي للمدة الباقية بنفس الشروط.

مع التقيد بالشروط التالية:

1. يعتبر العقد الإضافي جزءا لا يتجزأ من الضمان الأساسي.
2. يخضع هذا العقد الإضافي للشروط العمومية والأحكام المتعددة في هذه البوليصة.