



Renewal Slip

Re-Insurer:	American Home Assurance Company (Dubai Br.) (100% Share)
Cedant:	Al Buhaira National Insurance Company
Cover:	Group Personal Accident
Policyholder:	United Arab Emirates Rugby Federation and/or Member and/or Associated Club and/or Subsidiary and all parties for whom the insured undertakes to insure for their respective rights and interests, including but not limited to: 1) Born Hamilton & Rubin Rugby Football Training LLC 2) Hurricanes RFC 3) Barrel House 4) Dubai Exiles Rugby Football Club 5) Dubai Falcons 6) Dubai Tigers 7) Heartbeat Sports Academy LLC 8) Sharjah Wanderers
Insured:	All amateur rugby players being residents of the United Arab Emirates and registered players of the Policyholder on a mandatory basis, provided declaration is received and premium is paid
Operative Time:	Only during amateur rugby activities
Territory *:	Worldwide
	<i>* Afghanistan, Iraq, Cuba, Iran, Syria, Crimea region, North Korea, Donetsk People's Republic (DNR), Luhansk People's Republic (LNR), Russia, Ukraine, and Belarus are excluded</i>
Broker or Agent:	Millennium Insurance Brokers
Master Policy Period:	From September 01 2023 to August 31 2024
Rate per Insured: (excluding taxes and/or fees)	<u>Youth (Aged below 14 Years):</u> AED 225 per Insured <u>Adult (Aged 14 Years and More):</u> AED 450 per Insured
M&D Premium: (excluding taxes and/or fees)	Nil
VAT:	Nil
M&D Premium: (including taxes and/or fees)	Nil



Conditions:

- As per American Home Assurance Company (Dubai Br.) Group Personal Accident Policy Wording
- Cancellation Clause: 30 days
- Insured age between 6 years and 65 years
- War and Terrorism exclusion
- Premium Payment Warranty 90 days as per LSW3001
- Cover is excluded for professional players or any player who plays rugby for income
- Cover is excluded for coaches
- Private Aircraft of the Policyholder is excluded
- Pre-existing conditions are excluded. For the sake of clarity, re-occurrence of the same injury, which occurs for the first time while playing rugby during "Operative Time", will not be treated as "Pre-Existing Condition"
- Aggregate limit per occurrence: **AED 1,000,000**

Administrative Clauses:

- Addition to the list of Insured is subject to prior written notice given to the Insurer. There is no automatic addition of Insured under this policy. All Insured added during the Master Policy Period shall be charged the full Premium ("Rate per Insured") at the end of each quarter depending on the age category. Refunds or pro-rata adjustments are not offered under this policy.
- Direct Billing Network will cover only the following hospitals. Treatment in any other hospital will be paid by the Insured and Insured will submit the claim for reimbursement:
 - a) Mediclinic – Abu Dhabi
 - b) Mediclinic – Parkview
 - c) Kings College Dubai
- In case of a claim, Insured's medical insurance policy will be the primary policy. In case Insured's medical insurance policy does not cover the rugby incident or in case Sum Insured of the medical insurance policy is exhausted, this Group Personal Accident policy will kick in to cover the claim as per AIG Group Personal Accident Policy Wording, up to the Sum Insured stated in Table of Benefits



Table of Benefits:

Insured Event	Sum Insured
Accidental Death	AED 20,000
Permanent Partial Disability due to Accident	% of AED 20,000, as per scale
Permanent Total Disability due to Accident	AED 20,000
Accidental Medical Expenses (Including Medically Necessary Prescribed Physiotherapy)	AED 100,000
Deductible	10%, subject to a minimum of AED 1,000
Repatriation of Remains	AED 25,000

Taxes:

Article 2: Any payment due as a result of the application of the Applicable Tax to the Premiums, Fees and/or Charges stated in this Policy shall be solely the responsibility of the Reinsured.

Article 3: In the event the Reinsurer is obligated to remit to the relevant tax authority any Applicable Tax in connection with the services provided hereunder, the Reinsurer shall charge such Applicable Tax on the Premiums, Fees and/or Charges stated in this Policy at the prevailing rate and in accordance with the applicable laws and regulations, and the Reinsured shall pay such Applicable Tax to the Reinsurer in accordance with the Reinsurer's invoice.

It is a condition precedent to the Reinsurer's liability under this Policy that the Reinsured pay the full amount of the Applicable Tax due in respect of the Premiums, Fees and/or Charges stated in this Policy.

Without prejudice to the foregoing, the failure of the Reinsured to pay the full amount of the Applicable Tax shall be considered as a material breach of the terms and conditions of this Policy and the Reinsurer retains its rights to invoke any legal remedies available for such breach, including but not limited to immediate termination of this Policy.

The Reinsurer shall not be liable for any penalties or interest that may arise due to the Reinsured's non-compliance with the relevant statutory requirements on Applicable Taxes.

Article 4: The payability of the Applicable Tax element of the amounts claimed under this Policy, if any, will depend on the tax registration status of the Reinsured/claimant and /or whether the appropriate and relevant invoice is raised in the name of the Reinsurer or not.



Premium Payment Warranty Clause (LSW3001)

Notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of nonpayment of premium only the following clause will apply.

The (Re) Insured undertakes that **premium will be paid in full** to (Re) Insurers **within 90 days** of inception of this contract (or, in respect of installment premiums, when due).

If the premium due under this contract has not been so paid to (Re) Insurers by the 91st day from the inception of this contract (and, in respect of installment premiums, by the date they are due) (Re) Insurers shall have the right to cancel this contract by notifying the (Re) Insured via the broker in writing. In the event of cancellation, premium is due to (Re) Insurers on a pro rata basis for the period that (Re) Insurers are on risk but the full contract premium shall be payable to (Re) Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that (Re) Insurers shall give not less than **30 days prior notice of cancellation** to the (Re) Insured via the broker. If premium due is paid in full to (Re) Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

Policyholder Name:

Date:

Policyholder's Authorized Representative's Name:

Policyholder's Authorized Representative's Signature: _____

Signed at: