



With the new Premium Savers account you will enjoy multiple insurance benefits, so you can always be assured that we will help you overcome unexpected events related to you, your family or your property. For all Premium Savers account holders, insurance covers are provided through AXA General Insurance Egypt including personal accidents in case of permanent total or partial disability, death -God forbids, medical expenses for you and education expenses for children. In addition, you have home insurance coverage and extra benefit on the "Auto Go" car insurance policy.

Personal Accident Insurance

1. Insurance coverage

Table of Benefits

Cover	Prime	Plus	Wealth and Private
Accidental Death/ Permanent Total or Partial Disability	200,000	500,000	1,000,000
Educational Allowance (in case of death of the insured due to an accident)	100,000	250,000	500,000
Medical Expense (reimbursement of medical expenses due to an accident)	25,000	50,000	75,000

The Insurance coverage for Premium Savers account holders in Egyptian pounds. The indemnity amount for all benefits should not exceed sum insured (one claim or more than one)

- In case of Accidental Death:** the insurance amount shown above is paid to the beneficiaries in the event of the death of the insured within one year from the date of the accident (legal heirs if not specified otherwise). In case the insured's death is caused deliberately by any of the beneficiaries, they become ineligible and their share in the amount due, remains a duty to be paid to the remaining beneficiaries.
- In case of accidental Permanent Total Disability:** the total permanent disability insurance amount is paid in case of permanent total disability of the customer within one year from the date of the accident.
- In case of accidental Permanent Partial Disability:** a percentage of the accidental Permanent Total Disability benefit ceiling is paid to the insured in case of permanent partial disability within one year from the date of the accident.
- Educational Expense cover in case of accidental death:** In case of the death of the insured (due to an accident), the cost of education of the dependent child is covered up to a specified limit as shown above.
- Medical Expense cover in case of an accident:** Reimbursement of medical expenses in case of an accident up to a specified limit as shown above.

2. How to claim the insurance benefits?

In the case of an insurance benefit claim request, the account holder or the legal representative of the account holder must follow the below procedures:

1. Immediate access to the nearest hospital.
2. Report the incident at the nearest police station (if needed).
3. Not to acknowledge any responsibility towards a third party and not to engage in any correspondence with any third party as long as there is no coordination with AXA General Insurance Egypt.
4. Not to waive any rights against the responsible third party without the written permission of AXA General Insurance Egypt.



5. Urgent notification of the accident to AXA General Insurance Egypt within seven days.
6. Complete the claim form* in full.

Accidental death benefit claim: The legal heirs must submit the following documents:

1. Original death certificate
2. A copy of the ID card of the account holder
3. Medical report explaining the cause of death
4. Court List of legal heirs
5. Police report
6. Any other document which may be useful in studying this application

Permanent total or partial disability in case of an accident benefit claim:

1. A copy of the ID card of the account holder
2. Original medical report showing the diagnosis and any other injury reports
3. Medical certificate issued by the Ministry of Health with the percentage of disability (total and partial)
4. Police report
5. Any other document which may be useful in studying this application

Educational Expense benefit claim in case of accidental death:

1. Proof of education continuity of the insured's children
2. Any other document which may be useful in studying this application

Medical Expense benefit claim in case of an accident:

1. Original medical report
2. Original invoice with receipt of payment
3. Any other document which may be useful in studying this application

Claims for all of the above are sent to PersonalClaim@axa-egypt.com

*[Personal Accident Insurance Claim Form](#)

Claim deductibles:

The insured will bear EGP 200 from each and every claim related to medical expenses reimbursement.

Note: The insured or his representative shall follow the company's instructions regarding the medical examination of the insured by a physician appointed by the company, where he examines the insured whenever the company deems it, to verify the extent of injury, disability or the real cause of death.

If the insured or his representative does not fulfill the above obligations or delays in doing so, the right to claim arising from this incident shall be forfeited unless the circumstances indicate that his delay was for an acceptable excuse.

For terms, conditions and exclusions, please refer to AXA representatives at the bank's branches or call AXA hotline 16363 or [click here](#).

Home Insurance

1. Insurance coverage

Table of benefits

Cover	Prime	Plus	Wealth and Private
Home	50,000	125,000	250,000

The Insurance coverage for Premium Savers account holders in Egyptian pounds. The indemnity amount for all benefits should not exceed sum insured (one claim or more than one)

Insurance cover is applicable when a damage occurs to the insured customer's home and its contents and is a direct result of any of the following risks:

1. Fire, lightning and explosions
2. Storms, winds, floods and earthquakes
3. Harmful acts committed by someone other than the Insured's family members or persons in service thereof;
4. Strikes, Riots and Civil Commotion (SRCC), defined as spread of terror and panic among citizens caused by acts committed by certain persons motivated by a general and mutual objective to commit acts of violence and cause unrest, in addition to actions resulting from intervention of legitimate authorities in an attempt to put an end to such acts, or mitigate the results
5. Sudden rush of water from fresh water pipes and water appliances, or overflow of water tanks installed above ground due to a non-voluntary cause, or a voluntary act by someone other than the Insured's family members or persons in service
6. Accidental loss resulting from damage of gas pipes or electric cables connecting the building to main source
7. Damages caused by aircraft or objects falling there from

2. How to claim the insurance benefits?

In case of claim, the account holder or his legal representative must immediately notify the incident to AXA General Insurance Egypt and report to the nearest police station and/or any respective authorities. Also, it is necessary to:

1. Adopt all necessary actions and precautions towards minimizing the loss
2. Seek to allocate aside all the sound items in a safe location
3. Fill-in the claim notification form* within 15 days* to be sent to AXA General Insurance Egypt about the accident and the extent of loss, contact person in charge – name and phone numbers to arrange for the inspection of the accident
4. Permitting the Company and/or their representatives to enter the home and allowing all required facilities for conducting their inspection
5. Do Not start in any repairs processes unless obtaining the written approval of AXA
6. Do Not admit any liability nor enter in any negotiation in respect of the claim without the prior approval of AXA
7. Forwarding any correspondences received from any third parties immediately to AXA
8. AXA has the right to respond and deal with the claim on behalf of the Insured, and instruct them for proper proceeding of it

Also, it is a must to submit the following documents;

1. Copies for the repair estimated quotation
2. Official accredited copy of Police Report both initial and final report, police investigations and the final D.A. Decision
3. Official accredited copy of Civil Defence report



4. Copy of Technical Report about damage, cause of damage and estimation of repair cost and time schedule of repair
5. Copy of machinery, equipment and damage report
6. Original repair invoices and other supporting invoices
7. Letter of protest against any third party responsible for the damage
8. Additional documents like contract with supplier, manufacturer, repairer etc., according to circumstances of the case
9. Any other document which may be useful in studying this application

Claims for all of the above are sent to HomeClaim@axa-egypt.com

*Home Insurance Claim Form

Claim deductibles:

The insured will bear 2% from each and every loss with minimum of EGP 500.

Note:

The Company may choose between indemnifying the Insured for the value of losses or damages sustained in cash, or replacing or returning lost, damaged, or destroyed items to the case it was in right before the accident.

If the insured or his representative does not fulfill the above obligations or delays in doing so, the right to claim arising from this incident shall be forfeited unless the circumstances indicate that his delay was for an acceptable excuse.

For terms, conditions and exclusions, please refer to AXA representatives at the bank's branches or call AXA hotline 16363 or [click here](#).

Auto Go Car insurance

Being a premium savers account holder, you will get a special benefit on Auto Go car insurance policy. For more details on the benefit, please contact AXA hotline 16363.

Note

The above-mentioned information is just an explanatory and indicative information about the insurance benefits of the Premium Savers account, which is subject to the policy terms and conditions issued by AXA General Insurance Egypt in the name of CIB (as a policy owner) and the Egyptian insurance laws and regulations.

Policy benefits are provided by AXA General Insurance Egypt. CIB is not responsible for acts or decisions of AXA General Insurance Egypt as well as it is not responsible for the payment of claims resulting from this policy.