CERTIFICATE OF INSURANCE (CREDIT SHIELD PLUS)

Certificate No.:
Date of issue:

This is to certify that:

Mr. / Mrs. / Ms.	
National of	
Age	

Customer of the National Bank of Ras Al Khaimah (Public Joint Stock Company) Customer Reference Number **(CRN)** _____ is covered for below listed benefits with reference to Terms & Conditions.

- Loss of Life due to any cause
- Critical Illness
- Permanent Total Disability
- Involuntary Loss of Employment
- RAKfit Membership (Aktivo) and Second Medical Opinion

For RAKINSURANCE
Authorised Signatory

Notes:

1. This Credit Shield Plus Insurance Cover is applicable for the duration of the RAKBANK's Credit Card Customer Reference Number and shall cease to be applicable on the cancellation of the Credit Card. Upon cancellation of Credit Card or Business Credit Shield, the benefits shall also cease to exist.
2. RAKBANK at its sole discretion may withdraw or amend this Credit Shield Plus Insurance Cover.
3. This Credit Shield Plus Insurance Cover is arranged by RAKBANK and the Insurance Cover is provided and issued by Ras Al Khaimah National Insurance Company P.S.C. (RAKINSURANCE).
4. All Claims will be processed as per the Claims procedure and in accordance with the terms and conditions of the Credit Shield Plus Policy.
5. RAKINSURANCE will settle the claim amount to RAKBANK as per the terms and conditions and it is the sole responsibility of RAKBANK to settle the claim amount to Credit Cardholder.

RAKINSURANCE
Simply Better