

# Credit Cards Insurance Summary

ibq credit cards	Titanium	Platinum	Signature	Infinite
<b>Travel Insurance</b>				
<b>Personal Accident</b>				
Per Card Holder	USD 250,000	USD 1,000,000	USD 1,250,000	USD 1,500,000
Per Spouse	USD 125,000	USD 500,000	USD 625,000	USD 750,000
Per Dependent Child	USD 10,000	USD 15,000	USD 20,000	USD 30,000
<b>Delayed Departure</b>	USD 50 per hour, after 4 hours & excess of USD 500	USD 100 per hour, after 4 hours & excess of USD 1,000	USD 150 per hour, after 4 hours & excess of USD 1,500	USD 200 per hour, after 4 hours & excess of USD 2,000
<b>Loss, Damage or Delay to Baggage or Personal Effects</b>	USD 2,000 after 6 hours for delay and minimum of USD 50 for loss or damage	USD 2,500 after 6 hours for delay and minimum of USD 50 for loss or damage	USD 4,000 after 6 hours for delay and minimum of USD 50 for loss or damage	USD 5,000 after 6 hours for delay and minimum of USD 50 for loss or damage
<b>Loss of money</b>	USD 500 with an excess of USD 25 for every loss	USD 1,500 With an excess of USD 25 for each loss	USD 2,000 With an excess of USD 25 for each loss	USD 3,000 With an excess of USD 25 for each loss
<b>Loss of Travel Documents</b>	USD 3,000	USD 3,000	USD 3,000	USD 3,000
<b>Trip delay or cancellation</b>	USD 3,000 per trip with an excess of USD 50 for every loss	USD 5,000 per trip with an excess of USD 50 for each loss	USD 6,000 per trip with an excess of USD 50 for each loss	USD 8,000 per trip with an excess of USD 50 for each loss
<b>Personal Liability</b>	USD 250,000 per person with an excess of USD 100 for every loss	USD 1,000,000 per person with an excess of USD 100 for each loss	USD 1,500,000 per person with an excess of USD 100 for each loss	USD 2,000,000 per person with an excess of USD 100 for each loss
<b>Medical &amp; Emergency Expenses</b>	N/A	USD 500,000 per person with an excess of USD 100 for each and every loss	USD 650,000 per person with an excess of USD 100 for each and every loss	USD 750,000 per person with an excess of USD 100 for each and every loss
<b>Hospital Benefit</b>	USD 30 per day	USD 50 per day	USD 75 per day	USD 100 per day
<b>Body Repatriation</b>	USD 7,500 per person	USD 10,000 per person	USD 10,000 per person	USD 10,000 per person
<b>Purchase Protection</b>				
Per Item	QAR 10,000	QAR 15,000	QAR 20,000	QAR 25,000
Per Occurrence	QAR 10,000	QAR 15,000	QAR 20,000	QAR 25,000
Per Cardholder (pa)	QAR 10,000	QAR 15,000	QAR 20,000	QAR 25,000
Claim Amount Excess	QAR 300	QAR 300	QAR 300	QAR 300
<b>ILOE (Involuntary Loss of Employment)</b>				
10% of Indebtedness for that month, for each month of the cardholder's unemployment subject to a maximum of QAR 4,000 limit per month and a maximum of QR 48,000 and QR 250,000 in the aggregate during the policy.				

**Important Note:** the policy is active provided that the credit cardholders have paid their corresponding travel tickets (in case of Travel Insurance) or purchase (in case of Purchase Protection) with the **ibq** credit card, otherwise the policy doesn't provide any coverage for those