LIFE GUARD

PRODUCT FACT SHEET

It is difficult to predict the future, but it is easy to plan for it. With Life Guard you can make sure that your loved ones will be provided for in case of any eventualities. With relatively lower costs and longer cover duration and lump sum cash payout, Sukoon Insurance PJSC ("Sukoon") can assure that your family will be financially protected and have the same standard of living should the unthinkable happen to you.

Why Life Guard?

Customized Policy Term

You have the option to choose your policy term from 1 year to up to an attained age of 80 years. Also, you can select between decreasing or level term, according to your requirement.

Flexible Premium Payment Mode

The plan allows you to pay your insurance premium monthly, quarterly, half yearly, annually, or even upfront, based on your convenience.

Joint Life Option

The plan gives the option to cover up to 2 lives under one policy. The sum assured can be chosen for each life assured based on your requirements. The second life assured will continue to be protected in case of a claim on the first life assured. This option can be availed by family members.

Higher Limits for Medical Test Requirement

No medical test is required for individuals below 46 years and having a sum assured of up to AED 2,200,000. For individuals between 46 - 55 years, this is applicable up to AED 1,000,000.

Medical Fee Paid by Us

In case there is a requirement for medical tests, we will bear the cost for the same. You just need to go for the tests.

Competitive Premium Especially for Non-smokers

Life Guard is a pure risk cover that offers a high level of financial protection at economical rates. The premium amounts are sustainably discounted for non-smokers.

Additional Benefits Available

Sukoon offers offer a wide range of benefits at very affordable prices. Just by paying a small amount, you can get extra coverage for accidental death, disability, critical illness and more.

SUKOON™ INSURANCE

PRODUCT AT A GLANCE

Plan Benefit	In case of unfortunate death of the life assured during the term, we will pay the sum assured to the beneficiary. There is no maturity benefit available in this plan.
Additional Benefits	• Accidental death benefit • Permanent total disability • Critical illnesses covering 40 illnesses (additional or accelerated) • Waiver of premium on permanent and total disability • Hospital indemnity benefit
Minimum Age at Entry	18 years
Maximum Age at Maturity	80 years
Policy Term	5 to 61 years (based on age at entry)
Premium Paying Term	Single or Regular Pay
Minimum Sum Assured	AED 100,000
Payment Mode	Single, Monthly, Quarterly, Semi-Annual, Annual, based on your choice
Guaranteed Benefits	Sum assured is payable on any approved claims

For More Information

call 800 SUKOON (785666) or visit www.sukoon.com

Please note that this document is for general information purposes only. Various features, terms benefits stated herein may or may not be applicable or offered to you. Please refer to your policy wordings for detailed offering, terms, conditions and exclusions. In case of conflict, your policy terms and conditions shall supersede and prevail.

Sukoon Insurance PJSC
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