



Life
easy

Secure your Future

Personalised worldwide
accident protection.



عمان للتأمين
Oman Insurance



Welcome

As individuals we strive to grow and protect our future. However, in a world of uncertainty any single unforeseen incident can totally disrupt all our plans. Such ill fated events can prove to be very devastating especially if we have a family to provide for.

At Oman Insurance Company, we understand the gravity of such events. Our Life Easy policy has therefore been created with such eventualities in mind. Life Easy provides support at critical points in your life.

Coverage

Three levels of protection to choose from:

Benefits	Silver	Gold	Platinum
Accidental Death & Dismemberment including Paralysis	100,000	200,000	500,000
Permanent Total Disability	100,000	200,000	500,000
Permanent Partial Disability	100,000	200,000	500,000
Emergency Medical Evacuation	5,000	10,000	15,000
Repatriation of remains	5,000	10,000	15,000
Accident Medical Expense Reimbursement	5,000	10,000	25,000
Daily Accident Hospital Income	250 per day	500 per day	1000 per day
Bill protector for up to 12 months	2,000 per month	3,000 per month	6,000 per month
Personal Liability	15,000	25,000	50,000
Second Medical Opinion	Included	Included	Included
Annual Premium	249	497	1132
Annual Premium inclusive of Passive War and Terrorism	264	527	1207

All premiums subject to 5% VAT

All figures in AED

Life Easy plan gives you the protection and peace of mind you need, 24 hours a day, 365 days a year anywhere in the world.

Benefits

Flexible choice of benefits to match your individual needs

Because we recognise that everyone's needs are different, Life Easy Personal Accident allows you to choose from three levels of protection.

Worldwide coverage 24/7

Benefits payable under this plan offer comprehensive protection covering you at home, at work and while travelling overseas, 24 hours a day, 365 days a year.

Financial assistance to cope with the impact of a serious accident

Some accidents lead to the loss of limbs, loss of sight, hearing and speech. There are also tragic circumstances that lead to permanent and total disability. Benefits payable under the plan include a cash lump sum payout of up to AED 500,000 to help you cope with the impact of such catastrophes.

Financial security for your loved ones if the worst should happen

If you should pass away as a result of an accident, you will want to be sure that your loved ones are provided for in your absence. The plan offers an Accidental Death Benefit payout up to AED 500,000. Further, if you should pass away as a result of an accident or such tragic circumstances lead to permanent and total disability, we shall pay cash benefit on monthly basis for a period of twelve months maximum up to AED 72,000 to your loved ones to protect monthly bill payments against various household expenses. Plan also provide repatriation of remains benefit up to AED 15,000.

Coverage for 'accidental' medical bills

Fortunately, most accidents are less serious than the type described above. This plan pays an Accident Medical Reimbursement Benefit of up to AED 25,000 per accident, and multiple claims are allowed.

An income while you are hospitalised, and help with emergency medical evacuation

This benefit offers a daily cash payout of AED 1,000 per day while you are confined in hospital (in UAE or overseas) due to an accident (up to a maximum of 180 days for the same accident) which you can use to offset any additional expenses. Benefits also include reimbursement for the cost of emergency medical evacuation including ambulance fees up to AED 15,000 per policy year if you are injured in UAE or overseas.

Protection to your assets against any legal liability in case you injure other people or property

This benefit indemnify you for any legal liability incurred by you as a result of accidental loss of damage to the property, bodily injury, sickness or illness of any person. In addition we will pay all costs and expenses incurred in connection with the defence of any claims against you up to AED 50,000 per policy year.

Second medical opinion

Life Easy product allows the Insured Person, to receive a second medical opinion directly from medical specialists working in world-class medical institutions, in case of you suffering from any medical condition or grave illness deemed deserving of such an external evaluation based on the nature, severity, or complexity of the condition

This second medical opinion is provided on a remote basis without having to travel outside your country of residence.

Special Highlights

- 24-Hour worldwide coverage
- No medical examination required
- Guaranteed Acceptance
- Entry age from 18 years to 69 years

Special Policy Extensions

- Passive War & Terrorism (optional)
- Drowning
- Food Poisonings
- Motor cycling
- Natural Perils

Main Exclusions

- Suicide or self-inflicted injuries
- Acts of war
- Serving in the armed forces
- Professional Sports
- Pre-existing conditions
- AIDS
- Childbirth or pregnancy



Life Easy Proposal Form

You are to disclose in this application fully and faithfully, all the facts which you know or ought to know, otherwise the policy issued may be void and you may receive nothing from the policy.

All fields are mandatory. Please complete this form using block CAPITALS and by ticking the relevant boxes.

1. Client Details			
Name			
Date of Birth		Age	
Nationality			
Passport No.		Expiry Date	
Occupation		Nature of Business	
Mailing Address			
Contact Info	P.O.Box:	City:	Country:
		Fax:	Mobile:
	Email:		
Beneficiary Details	Name	Relationship	

2. Plan Selection			
Plan	Silver	Gold	Platinum
Annual Premium	<input type="checkbox"/> AED249	<input type="checkbox"/> AED497	<input type="checkbox"/> AED1132
Optional Benefits (with War and Terrorism)			
Annual Premium	<input type="checkbox"/> AED264	<input type="checkbox"/> AED527	<input type="checkbox"/> AED1207

3. Payment (I understand the following will be paid in full by the selected mode of payment)	
Annual Premium (In AED)	
Payment Method	<input type="checkbox"/> Credit Card <input type="checkbox"/> Cheque
Card Type	<input type="checkbox"/> Visa <input type="checkbox"/> Master
Card No.	
Cheque No.	
Date	

4. Declaration

I/We hereby declare and agree on behalf of myself/ourselves and any person(s), firm or corporation that any information collected or held by the Company (whether contained in this proposal or otherwise obtained) may be used and disclosed by the company, its associated individuals/companies or any independent third parties (within or outside United Arab Emirates for any matters relating to this proposal, any policy issued and to provide advice or information containing products and services which the company believes maybe of interest to me/us, and to communicate with me/us for any purposes.

I understand the Life Easy Plan is a Personal Accident policy and benefits shall be payable upon the occurrence of an accident, subject to applicable terms and conditions.

I am aware that I can seek advice from a qualified advisor before I sign this enrollment form. Should I choose not to, I take sole responsibility to ensure that this product is appropriate to my financial needs and insurance objectives.

Date _____ Signature _____

Neither this enrolment form nor the brochure is a contract of instance. However your declarations or disclosures shall form basis of the contract of insurance. The specific terms, conditions and exclusions applicable to this insurance are set out in the policy, a copy of which is available upon request.

For office use only

Agents/ Broker Name			
Producer Code			
Telephone	Mobile:	Office:	Fax:
Email			

A full circle of insurance products keeps you covered at all angles.



Tel: 800 4746
www.omaninsurance.ae

