

# TERM PROTECT

PROTECTING THE FUTURE  
OF YOUR LOVED ONES



## Introduction

You strive hard to give a comfortable life to your loved ones and are always thinking of best ways to safeguard their future. We will help you to ensure that your loved ones are not deprived of what you strive for – a home, college education or simply the resources to live a financially protected life.

We have consistently leveraged our 40 year history and financial strength to deliver effective risk management solutions to our customers and clients. Backed by a team of 650 experienced and expert professionals, we are able to deliver protection solutions across all sectors.

Keeping in mind the need of our customers, we designed a term life insurance solution which offers protection from 1 year up to attained age of 80 years based on your needs. With lower costs, several riders for additional protection and multiple payment options, we will be able to provide you with peace of mind.

## SECURE THE FUTURE OF YOUR LOVED ONES TODAY AND BE WORRY-FREE TOMORROW

## What Term Protect is designed to do?

Term Protect is a term life insurance plan. In case of an unfortunate event of a claim, a predetermined lump sum amount is paid to your beneficiary.

Passive war risk and passive terrorism risk are also offered as part of the basic protection.

The plan offers additional riders to protect against the financial impact of serious accident or illness. Not only this, you can also choose the amount of death benefit based on your needs.

## Why Term Protect?

### 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 Paying Terms

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

### Embedded Accelerated Critical Illness

The basic plan comes with a complimentary option to use part of the sum assured for treatment of selected critical illness. This is calculated by taking 15% of your life cover for the final payout amount. For instance, if the sum assured is AED 100,000, the insured member can use AED 15,000 for the treatment. The life cover will continue at 85% for the first three months and then 50% for the remaining policy term.

### Various Riders Available

We offer a wide range of riders at affordable prices. Just by paying a small additional amount, you can get extra optional coverage for accidental death, disability, critical illness and more.

### 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.

### Competitive Premium

The plan is a pure risk cover that offers a high level of financial protection at economical rates.

### Worldwide Cover

You can enjoy the cover as you travel around the world.

# PRODUCT AT A GLANCE

Policy Term	From 1 year and up to attained age of 80 years, based on your choice
Premium Payment Mode	Single, Monthly, Quarterly, Semi-Annual, Annual, based on your choice
Currency	USD or AED, based on your choice
Additional Benefit	Complimentary embedded critical illness option
Riders (Optional)	<ul style="list-style-type: none"><li>• Accidental death benefit</li><li>• Accelerated permanent total disability</li><li>• Critical illnesses covering 40 illnesses</li><li>• Waiver of premium on permanent and total disability</li><li>• Hospital indemnity benefit</li></ul>
Entry Age	Minimum 18 years
Guaranteed Benefit	Sum assured is payable on any approved claims

# PLAN BENEFITS

You can further enhance your protection by choosing from the available additional benefits.

### Critical Illness Benefit

This benefit will ease your financial situation if you are diagnosed with any of the illnesses defined as per the terms and conditions.

### Accidental Death Benefit

The policy will pay an additional amount in case of death by accident.

### Permanent and Total Disability Benefit

The policy will pay an additional amount in case of permanent and total disability due to sickness or accident depending on the options that you have selected. The benefit is paid in installments of 20%, 30% and 50% after 6 months, 12 months and 24 months of commencement of disability, provided that the insured is still permanently disabled at that time.

### Waiver of Premium for Disability Benefit

This benefit will provide for waiver of premiums on basic policy and attached riders if the insured is totally and permanently disabled for at least 6 months, until the end of the disablement or basic policy/rider coverage maturity whichever occurs first.

### Hospital Indemnity Rider

This benefit will pay the specific amount applied for in case of hospital stay for more than 3 days subject to the terms and conditions of the rider benefit.

All above riders are subject to terms and conditions.

## VALUABLE OPTIONS TO SECURE YOUR TOMORROW

*Disclaimer: 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.*

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