

# Surrender process

Early termination / encashment of an insurance plan by policyholder is termed as 'Policy surrender'. The policy which you have purchased to secure your family's future can be surrendered before its maturity. However, if the policy is surrendered you will no longer be eligible for the life insurance cover and policy benefits. We strongly recommend you re-think your decision of surrendering the financial security of your loved ones.

## Policy surrender process:

- The surrender request along with the copy of valid ID documents to be submitted with either the Insurance / Takaful provider, or at any of the Bank branches
- Upon receiving the complete set of documents, Insurance Provider will register the request
- Once the surrender request is processed, the settlement amount will be transferred to the Bank account, details provided in the surrender application form.

## List of documents required:

- Passport Copy with valid EID copy
- Filled and duly signed Full Surrender form
- You may notify Bank's staff to cancel Direct debit instruction on your account if any

Provider's contact details:

Provider	Email ID	Contact Center
MetLife	CustomerServices.Gulf@metlife.com	Toll Free: 800 6385433 International: +971 4 415 4555
Orient Insurance	Orient.service@alfuttaim.com	800 ORIENT (800 674368)
Sukoon	<a href="mailto:life.claims@sukoon.com">life.claims@sukoon.com</a>	800 SUKOON (800 785666)
SALAMA Islamic Arab Insurance	<a href="mailto:claims@salamalife.ae">claims@salamalife.ae</a>	800-SALAMA (800-725262)
Zurich International	<a href="mailto:helppoint.uae@zurich.com/benefit.claims@zurich.com">helppoint.uae@zurich.com/benefit.claims@zurich.com</a>	+971 4 363 4567
Utmost International (Quilter/Old Mutual International)	iomaskonline@utmostinternational.com	+ 44 (0)1624 655555
LIC International	mail@licinternationaluae.com	+971 4 3354858