

CRITICAL ILLNESS

PRODUCT FACT SHEET

A comprehensive insurance plan protecting you and your loved ones in case of unforeseen events.

Product Briefing

Critical illness is a unique product offered by Sukoon Insurance for the bank customers protecting their loved ones in case of any unforeseen events. This is a plan which protects you and your loved ones in case of event of diagnoses of the "Critical Illness" as defined below for the insured by paying lump sum as per the chosen plan to the insured or the beneficiary of the insured.

You can choose the plan as per your protection needs. Your protection starts at as low as AED 24 per month (exclusive of VAT) depending on your age band as per below table:

Final Pricing	50,000		75,000		100,000		125,000		150,000		175,000		200,000	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
18-29	24	288	29	348	24	288	34	408	38	456	42	504	54	648
30-39	38	456	41	492	38	456	44	528	56	672	61	732	71	852
40-49	76	912	95	1,140	76	912	118	1,416	141	1,692	161	1,932	206	2,472
50-54	125	1,500	168	2,016	125	1,500	215	2,580	256	3,072	300	3,600	391	4,692

**All shown Premiums are exclusive of 5% VAT*

Key Benefits

Our Critical Illness Plan is all in one package which covers you for various benefits:

The Company shall pay the Life Assured the Critical Illness Benefit amount under this Policy as indicated in the Policy less any indebtedness, subject to the provisions, conditions, and limitations contained herein, and:

- upon receipt and approval of due proof that the Life Assured has been diagnosed with a covered Critical Illness after more than ninety (90) days from the Policy's commencement date or from the date of last reinstatement; and such diagnosis occurred prior to the Policy Anniversary before the Life Assured's fifty-fifth (55th) birthday; and
- this Policy is in force at the date of diagnosis of Critical Illness.

If the Life Assured suffers from more than one Critical Illness, the amount of benefit payable shall be subject to diagnosis of the first diagnosed Critical Illness and will be limited to the Benefit Amount under this Policy as specified in the Schedule above.

No Critical Illness Benefit is payable on diagnosis of Critical Illness post Termination Date of the Policy.

On payment of the Critical Illness Benefit, this Policy will terminate and all rights, benefits and interests under the Policy will be extinguished.

1. Cancer

The diagnosis of a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion of normal tissue. The diagnosis of cancer must be verified by provision of the histopathological report. Cancer includes: leukaemia¹, malignant lymphoma including cutaneous lymphoma, Hodgkin's disease, malignant bone marrow disorders, and sarcoma.

The following are excluded:

- a. "Carcinoma in situ" or "cancer in situ", dysplasia, and all pre-malignant conditions.
- b. Prostate cancer unless having progressed to at least TNM classification T2N0M0
- c. Any primary skin cancer other than malignant melanoma that has invaded beyond the epidermis (outer layer of skin)
- d. Papillary cancer of the thyroid gland that is organ confined
- e. All tumours and cancers in the presence of HIV infection.

2. Stroke

Death of brain tissue due to inadequate blood supply or hemorrhage resulting in all of the following:

- a. Onset of new neurological symptoms consistent with a stroke.
- b. New objective neurological deficits on clinical examination persisting continuously for at least sixty calendar (60) days following the diagnosis of the stroke.
- c. New findings on CT scan or MRI, if done, consistent with the clinical diagnosis.

For the above definition, the following are not covered:

- a. Transient ischaemic attack (TIA)
- b. Traumatic injury to brain tissue or blood vessels
- c. Secondary haemorrhage into a pre-existing cerebral lesion
- d. An abnormality seen on brain or other scans without clearly related clinical symptoms and neurological signs

3. HEART ATTACK (MYOCARDIAL INFARCTION)

Final diagnosis of acute myocardial infarction: death of heart muscle caused by obstruction of the blood supply. This must be confirmed by the typical rise and/or fall of a cardiac biomarker blood test (Troponin I, Troponin T or CK-MB) with at least one level above the 99th percentile of the upper reference limit plus one of the following:

- a. Acute cardiac symptoms and signs consistent with a heart attack
- b. New serial ECG changes with the development of any of the following: ST elevation or depression, T wave inversion, pathological Q waves or left bundle branch block.
- c. inversion, pathological Q waves or left bundle branch block.

Other acute coronary syndromes including but not limited to angina pectoris are excluded.

4. CORONARY ARTERY BYPASS SURGERY

The undergoing of open heart surgery to correct the narrowing of, or blockage to, one or more coronary arteries by means of a by-pass graft.

Percutaneous coronary interventions such as angioplasty and all other intra-arterial, catheter based techniques or laser procedures are excluded

5. MAJOR ORGAN TRANSPLANT

The actual undergoing of a transplant as a recipient of one of the following complete human organs: heart, lung, liver, kidney, or pancreas.

Transplant of any other organs, parts of organs, tissues or cells are not covered

6. KIDNEY FAILURE

End stage chronic kidney disease (kidney failure) for which regular dialysis is necessary.^d



FAQ's

1. Who can buy this cover?

- Bank customers
- Valid UAE residency

Age: 18 years to 65 years but not more than 54 at the time of enrollment

2. What is a Beneficiary?

It means the legal heirs as per Sharia Law, of the Policy Holder under Sharia law or the individual nominated by the Policy Holder to whom the benefits under the Policy would be paid in case of death of the Policy Holder.

3. Does this plan offer worldwide coverage ?

Worldwide coverage will be provided for the benefits under this Policy subject to the Policy Owner and Life Assured being resident/s in UAE as on the Policy Effective Date of this Policy

4. How do I claim under this policy?

Before making any Critical Illness Benefit claim payment under this Policy, the Company may require the claimant or claimants to surrender this Policy, and to produce satisfactory proofs in writing and under oath of the diagnosis of Critical Illness of the Life Assured, and the cause thereof, accompanied an affidavit of the attending physician, together with any other sworn statements, proofs or information that the Company may require.

5. Does it cover any Pre-existing conditions ?

Claims that arise (directly or indirectly) as a result of a Pre-Existing Condition are excluded.

A Pre-Existing Condition is an illness, injury, condition or symptom:

- that was known to the insured prior to the commencement of insurance; or
- for which the insured had consulted a registered medical practitioner prior to the commencement of insurance; or
- for which a reasonable person in the insured's position would have consulted a registered medical practitioner prior to the commencement of insurance

6. Are there any waiting periods applicable?

A waiting period of 90 calendar days is applicable starting from the policy commencement date as shown in the COI.

Contact Information

For any queries on coverage, benefits or claims procedure please contact call center of Oman Insurance Company (P.S.C) at 800 SUK00N (785666) (toll free within UAE), contact us via email on: Personallinesops@sukoon.com

Claims Process and Notification

Process

Please review the complete policy wording as some sections require time sensitive reports from third parties (e.g. Police, Hospitals) and contain specific limitations. You must submit Your claim as soon as possible but no later than 30 days from the date of the accident.

If there are any circumstances that may result in a claim, please follow these steps:

1. For serious accidents which may lead to inpatient hospital treatment, emergency repatriation or in the event of an insured's death, please contact Our UAE toll free number 800 SUK00N (785666) or email us at generalinsuranceclaims@sukoon.com
2. You will be prompted to mention your policy number stated in the Policy Schedule.
3. Contact our Claims department on +971 4 233 7463/464, Fax: +971 4 233 7765, UAE toll free number 800 SUK00N (785666) or email us at generalinsuranceclaims@sukoon.com
4. You will be prompted to mention your policy number stated in the Policy Schedule. You will need to:
 - i. Request a claim form and completion instructions.
 - ii. Complete the claim form and return it to us together with the required original supporting documentation.



- iii. Give brief details of the loss circumstances.
 - iv. You may, if you prefer, visit one of our offices to complete and file your claim.
5. For contacting for availing the Teleconsultation benefit after being enrolled with the policy for 60 days. You may contact directly at 800 878362 with reference of your policy with Sukoon Insurance .

Notification

It is a condition precedent to our liability hereunder that written notice of claim must be given to Us immediately after the occurrence or commencement of any loss that may be covered by the Policy and in any event within 31 days thereafter.

Cooling Off Period/ Free Look up Period

The Policy Holder is entitled to a full refund of premium if coverage under the Policy is cancelled by the Policy Holder within Thirty (30) days from the date the first premium is debited from the Policy Holder's Visa/MasterCard Credit Card. The Company reserves the right to decline a second application following the cancellation of the first application under this plan, from the same Policy Holder. Check terms and conditions for the clause effecting Free Look up period.

Cancellation and Refund Process

We may cancel this Policy at any time by giving 15 days written notice delivered to You or mailed to Your last address as shown by Our records, stating when such cancellation shall be effective. In the event of cancellation, We will return promptly the pro-rata unearned portion of any premium You have paid. In case of annual policy such cancellation shall be without prejudice to any claim originating prior thereto.

You also may cancel the Policy by calling the Bank call center and initiating this request. Such cancellation shall be without prejudice to any valid claim originating prior thereto. If the cancellation is done after 60 days from the policy Commencement Date, then there will be no premium refund made.

Terms and Conditions

Sukoon reserves the right to amend the terms and conditions of the Policy at its sole discretion;

Sukoon shall notify the Insured Member/Policyholder of any amendment(s) of the Policy terms and conditions as may be permitted under applicable laws and regulations thirty (30) days prior to the date such amendment(s) become effective.

Kindly find attached at the following link

Arabic : <https://www.sukoon.com/terms-and-conditions>

English: <https://www.sukoon.com/terms-and-conditions>

Signature

Date (dd/mm/yyyy)

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