

Key Fact Sheet

Digi Term - Online Term Plan

Plan Benefits

- Up to AED 1 million Sum Assured
- No medical test required
- Covers start instantly once payments are made
- Receive policy on email within 2 working days
- Minimum policy term of 1 year
- Monthly, quarterly, semi-annual and annual payment option
- Option to add up to 3 beneficiaries

Benefits

- Death Benefit: As per Sum Assured chosen by customer
- Maturity Benefit: Nil

Eligibility

- 18 to 64 years of age
- UAE resident

Sum Assured

- Minimum: AED 25,000
- Maximum: AED 1,000,000

Grace Period

Regular Premiums are payable in full, on the dates and at the rate mentioned in the Policy Schedule. However, a grace period of 30 days is allowed for payment of each Premium after the first, during which time this Policy will remain in force

Reinstatement

Reinstatements are not permitted.

Free Look Period

In the event that the Policy Owner is not completely satisfied with this Policy (including the terms and conditions and exclusions), this Policy can be returned within 30 days from the date of Policy issuance, the date when coverage commences, or the date when the Policy documents are signed by the client, whichever is earlier.

Cancellation & Refunds

This Policy shall then be canceled from the Policy Effective Date and the Policy Owner shall be refunded with the premium paid after deducting expenses incurred on medical tests as on the date the Company processes the cancellation request.

Surrender of Policy

This policy does not any surrender / maturity value / refund other than what is allowed within the free look period.

Exclusions

- Passive War Risk /Terrorism Exclusion
- Pre-existing conditions
- Criminal / Unlawful act
- Any illness occurring or manifesting itself within 90 days of the contract commencement date or reinstatement date, if later;

Claims Process

To notify a claim email us on life.claims@omaninsurance.ae by providing your policy number stated in the Policy Schedule in writing within 90 days of the date of Death or any other event covered. Call us at 800-4746.

Disclaimer

Please also take note of detailed terms and conditions and exclusions of the insurance policy, a copy of which has been duly provided to you.

10/2021

Oman Insurance Company (P.S.C.)
Paid up Capital AED 461,872,125, C.R. No. 41952
Insurance Authority No. 9 dated 24/12/1984
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Oman Insurance

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