



Orient International Pure Protection Plan - Key Fact Document

Why Orient International Pure Protection Plan?

Having an income protection is a prudent option when you have a lot of financial obligations.

Orient International Pure Protection Plan is particularly worth it because it's the most affordable type of life insurance available that provides a lump sum money for a financial safety net in case of any unforeseen event of life like Terminal Illness, and Death.

Protect the income your family needs.

Product Type: Term Protection Plan



Same rates for smoker and non-smoker



Non-resident proposal can be considered on merit basis.



Built-in Passive War Coverage



Worldwide Coverage



Signature of the Life Assured _____

Date _____

Signature of the Policy Holder _____
(if other than Life Assured)

Place _____

Orient International Pure Protection Plan

Features & Benefits

Parameters	Minimum		Maximum	
Period of Insurance	5 years		35 years (not more than 70 years old)	
Age at Entry	18 years old		65 years old	
Payment Term	1 ,2, 3, 4 ,5,10 years pay or equal to plan term			
Sum Assured	AED 250,000		AED 2,000,000	
Frequency	Monthly, Quarterly, Half Yearly and Yearly			
Policy Currency	USD or AED			
Maximum Age at Maturity	70 years last birthday			
On Death	100% Sum Assured on the Death All Causes (DAC)			
At Maturity	The policy shall terminate without value on the date of maturity			
Inbuilt Riders	Passive War			
Optional Riders	Nil			
Minimum Premium	Monthly	Quarterly	Semi Annual	Annual
	AED 501	AED 501	AED 501	AED 501
Free Look Period	30 days from the Policy Commencement Date			
Grace Period	90 days			
Maximum Period for Policy Reinstatement	24 months from the first unpaid premium due date			

Risk Factor:

I/ We are aware that I / we may not receive any benefit if premium is not paid and policy is Lapsed.

Disclaimer:

1. I/we understand that Bank /DSF/Brokers are the distributor of this product, and the responsibility of the distributor is to distribute the same to its customers through its sales teams.
2. I/ we understand that Orient Insurance PJSC being the insurer has the responsibility to underwrite and provide all the related services, and the contract of the policy is between Orient and the Customer.
3. I/we confirm that all fees and charges, commission to the distributor & expenses on product are explained to me by the distributor and I/we also confirm that the Product matches my/our current risk profile. I am aware of the product characteristics and the inherent risks.

Signature of the Life Assured _____

Date _____

Signature of the Policy Holder _____

(if other than Life Assured)

Place _____