Orient International Term Plan - Key Fact Document

Why Orient International Term Plan?

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

Orient International Term 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 Terminal Illness and Passive War Coverage
- Worldwide Coverage

Signature of the Life Assured _____

Date _____

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

Place _____

Visit US : www.insuranceuae.com
Call us : 800-ORIENT (674368) TOLL FREE
EMAIL US : orient.service@alfuttaim.com

Orient International Term 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 100,000,000
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 • Terminal Illness	
Optional Riders	• Critical Illness • Permanent & Total Disability Cover	
TI Benefit (Inbuilt)	**Terminal Illness (Accelerated)** • Pays an amount equal to TI Sum assured on event of TI • based on 6 months Survival Period • TI SA is equal to 50% of DAC SA, subject to maximum of USD 500,000 • DAC SA reduces Terminal Illness SA on payment of TI claim	

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 _____