



## Orient Care

### 12 CRITICAL ILLNESS COVERAGE

#### Why Orient Care?

Critical illness insurance is a type of supplemental insurance that pays out a lump sum payout if you are diagnosed with a covered condition, such as a heart attack, stroke, cancer, or kidney failure. Unlike traditional health insurance, which only covers a portion of your medical bills, critical illness insurance gives you a lump-sum benefit that you can use for any purpose, such as paying off your mortgage, covering your living expenses, or hiring a caregiver.



#### KEY FEATURES

- ❖ Covering 12 Critical Illnesses.
- ❖ A lump-sum benefit will be paid out immediately after 28 days of diagnosis for any illnesses covered under this plan.
- ❖ Worldwide Coverage
- ❖ Easy Enrollment, No Medicals Required

#### Eligibility Conditions & Documents Required

- ❖ UAE Resident & national
- ❖ Emirates ID & Passport
- ❖ ID Proof of Nominee/Beneficiary

Signature of the Life Assured \_\_\_\_\_

Date \_\_\_\_\_

Signature of the Policy Holder \_\_\_\_\_  
(if Other than Life Assured)

Place \_\_\_\_\_

Parameters	Features
Minimum Age at Entry	18 years
Maximum Age at Entry	55 years
Minimum Plan Term	10 years
Premium Payment Term	Equal to Plan Term
Minimum Sum Assured	AED 50,000
Maximum Sum Assured	AED 350,000
Maturity Benefit	The policy will terminate without value on the date of maturity
Sum Assured Payout	A lump sum benefit will be paid out immediately post 28 days of diagnosis with any illness covered under this plan
Waiting Period	90 days from the date of issuance
Scope of coverage	Worldwide
Plan Currency	AED
Frequency	Annual

12 Critical Illnesses Coverage	
1. Cancer	7. Multiple Sclerosis
2. Stroke	8. Paralysis
3. Heart Attack	9. Loss of Limbs
4. Coronary Artery Bypass Surgery	10. Blindness
5. Kidney Failure	11. Loss of Speech
6. Major Organ Transplant	12. Severe Burns

**Other Fees & Charges: Nil**

**Risk Factors:**

Customer may not receive benefits due to following key risks:

- a) Missed/delayed Premium Payments
- b) If Pre-Existing Medical Conditions are not disclosed.

**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 service, 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 \_\_\_\_\_

Signature of the Policy Holder \_\_\_\_\_  
(if Other than Life Assured)

Date: \_\_\_\_\_

Place: \_\_\_\_\_