

Orient Care Plus

37 CRITICAL ILLNESS COVERAGE

Why Orient Care Plus?

Critical illness insurance is a type of supplemental insurance that pays out a lump sum pay out 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 37 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

37 Critical Illnesses Coverage			
1. Cancer	11. Motor Neurone Disease	21. HIV through Blood transfusion	31. End Stage Lung Disease
2. Stroke	12. Paralysis	22. Occupationally Acquired HIV	32. Terminal Liver Insufficiency
3. Heart Attack	13. Loss of Limbs	23. Poliomyelitis	33. Creutzfeld-Jacob Disease
4. Coronary Artery Bypass Surgery	14. Blindness	24. Meningitis	34. Progressive Scleroderma
5. Kidney Failure	15. Coma	25. Encephalitis	35. Apallic Syndrome
6. Major Organ Transplant	16. Loss of Hearing	26. Cardiomyopathy	36. Severe Myocarditis
7. Heart Valve Surgery	17. Loss of Speech	27. Aplastic Anemia	37. Progressive Supranuclear palsy – resulting in permanent symptoms
8. Aorta Graft Surgery	18. Severe Burns	28. Primary Pulmonary Hypertension	
9. Multiple Sclerosis	19. Loss of one limb and loss on one eye	29. Systemic Lupus Erythematosus	
10. Parkinson's Disease	20. Benign brain tumor	30. Major Head Trauma	

Risk Factors:

Customer may not receive benefits due to following key risks:

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

Disclaimer:

- I/we understand that Bank /DSF/Brokers are the distributor of this product, and the responsibility of the bank is to distribute the same to its customers.
- 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.
- 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.

Any reasonable and proportionate change in the product by Orient will be done by providing the details of the change in writing to the customer three months prior to the change taking effect. If Customer request for any change (if allowed as per plan T & C), related documents should be duly signed before processing that request.

Signature of the Life Assured _____

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

Date _____

Place _____