**Group Life & Personal Accident Policy**

**Name & Address of the Insured** :

**Type of Business** :

## Policy Type :

**Period**  :

**Geographical Limit**  :

**Sum Insured**  :

**Free Cover Limit** :

###### No. of Employees :

**BENEFITS**

**Death Due to Any Cause** : 100% of Sum insured

**Additional Accidental Death Benefits** : 100% of Sum insured

**PTD Accident** :Own or similar occupation 100% of Sum insured,

 12 months deferred

**PPD Accidents** :As per Continental Scale of benefits based on

 100% of Sum insured

**TTD Accident** :100% actual weekly salary / 52 weeks / NIL Waiting Period

**Additional Covers/Clauses**

1. Medical Expenses up to an annual Limit of AED 10,000/- per person per year including private hospitals/clinics.
2. Repatriation Expenses up to an annual Limit of AED 10,000/- per person per year including the cost of an accompanying person.
3. Including Passive War Cover
4. Automatic Addition/Deletion of employees
5. Declaration of addition/deletion list to be done on quarterly basis

**Claims Experience** :